

# **The Trouble With Co-ops**

**Janice Dineen**



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# Preface

The third sector, the non-profit housing movement, is a chrysalis attached precariously to the troubled housing market in Canadian cities. Whether it will butterfly into a significant force or wither in its present state depends greatly on how much co-operation can be achieved among many groups of people including elected and appointed officials on three levels of government, residents in neighborhoods where non-profits are starting up and the people involved in the non-profits themselves.

One morning last spring, before I had started work on this book, I came across city planner Joe Berridge in the Toronto City Hall cafeteria and asked him how the Don Area Co-operative Homes Inc. project was coming along. Berridge shook his head and summed up the problem tersely. "The trouble with co-ops is that everyone has to co-operate," he said.

In this book I have tried to record the political history of one non-profit co-operative housing project showing where co-operation among different groups of people made some elements of the project work well, and where lack of co-operation caused serious problems in other areas.

Don Area Co-operative Homes Inc., or DACHI, was one of the first, and one of the most controversial attempts to use new federal housing legislation to establish a large-scale non-profit co-operative housing project. Because of the severe impact of inflation on the housing market there were serious problems in applying the new legislation to large urban areas, and DACHI and similar groups found themselves struggling for survival.

DACHI's problems were compounded by the conflict that arose over the project in the community. Don Vale is one of the most politically self-aware neighborhoods anywhere and DACHI caught it in the middle of a dramatic transformation from a solid but somewhat seedy working class area into a chic district of expensive renovated townhouses.

The issue was simple and basic: maintaining some housing for people with low to moderate incomes in an area where real estate values were soaring at breathtaking rates, and in a time of headlong inflation.

I have written about planning and housing matters for several years as a reporter for the *Toronto Star* and I became particularly interested in DACHI as a determined effort by a dedicated group of people to make housing policies work for the people who most need them.

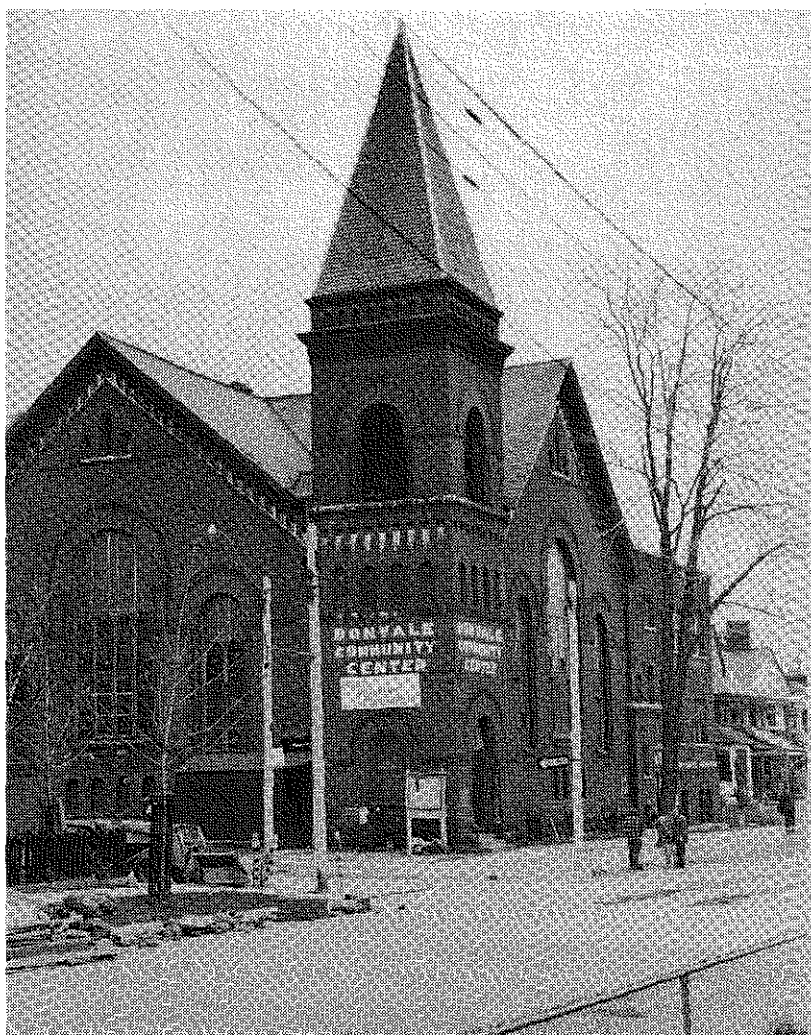
I am grateful to the *Toronto Star* for giving me an 11 week leave of absence to research and write this book, and to the many people who gave their time and thoughts to me in long hours of interviews. My thanks to Michael Stuart for providing me with a great number of papers and records from DACHI's early meetings; to Garry Stamm for information and documents relating to the opposition to DACHI; and to Steve LaCroix for his careful and accurate records of board meetings. Doug Phibbs was kind enough to provide me with a mass of information produced by the working committee he headed, and Margaret Daly with a number of helpful background books. Dennis Wood, Frank Mills, Pat Walker and Joe Berridge were generous with their help and their knowledge of the subject.

My deep thanks to Graham Fraser for his support, advice, interest and encouragement throughout the time I worked on this project.

My greatest debt of gratitude is to my husband, Pat Dineen, for his support and his cheerful acceptance of a completely different way of life while I did my research and writing.

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*Crossroads of the neighbourhood, the Don Vale Community Centre houses its important institutions, from co-op day-care to the ward newspaper to the often tempestuous residents' meetings.*

## Measure of a community

Don Vale is one of the Toronto islands - not one of the islands in Lake Ontario, but a distinct little island in the middle of the mainland city - and its residents are quite aware of it.

The rest of the world is well blocked off on all sides of Don Vale. To the north roll the green acres of St. James's Cemetery, to the south the red-brick apartments of the Regent Park public housing complex. Westward are the busy commercial activity of Parliament Street and the massive towers of St. James Town. Don Vale sheers off to the east into the valley of the Don River and a major expressway, the Don Valley Parkway, which acts more effectively as a divider than a medieval moat.

Within these boundaries lies a community of unusual vitality, an interesting cross-section of Canadians with a wide range of ages and incomes. They live in rented rooms and old apartment buildings, semi-detached bungalows and two-storey brick row houses covered with years of grime, as well as elaborately and expensively renovated Victoriana.

They are active, gossipy, and colourful, and by and large they are proud of Don Vale. It is the kind of place where summer evenings find many residents sitting on the front porch with bottles of beer, calling greetings to the passers-by and to one another. More recently they have spawned an annual spring forsythia festival, complete with a mutt show in the local park.

Their community centre is a 19th-century church building with a large bell tower. There is always something happening inside, with the co-op day-care centre, ward newspaper office and a variety of other activities. From time to time, the vaulted nave is the scene of Toronto's most dramatic and emotional ratepayer meetings, which usually adjourn to the Winchester Hotel down the street, where debates continue less formally and new strategies are plotted from table to table.

Don Vale is the only community in Toronto to ask City Council to declare its entire area a historic site, but as redevelopment has penetrated throughout the city it is also one of relatively few residential neighbourhoods remaining with a large stock of mid to late-Victorian architecture nearly intact. Not all the stained glass and cobblestones have been added by the renovators of recent years. Many of the area's undisturbed houses show wonderful details: gables and gargoyles, brick carving and scrollwork.

The streets of Don Vale are narrow and lined with trees. Cul-de-sacs and tiny lanes abound. The houses are small in scale and packed together in a frenzy of different designs and sizes. Many residents have moved in over the past few years, but some have been there most of their lives, and all seem to identify strongly with the area.

Dennis Wood, a Don Valer with a Sackville Street house right in the middle of the landlocked island, is not normally given to speaking in superlatives, but they slipped easily into his speech as he defined the natural benefits of living there. "We have a fabulous unique physical situation," he said with enthusiasm: "Don Vale has great housing stock, good transit service, a variety of things to do, and it's marvellously well served by quantities of parkland. All this, and you're so close to downtown that you can hardly believe it." He commented that Don Vale has always been a solid, hard-working neighbourhood, that the recent flood of renovators are mistaken if they think they are making it a respectable place to live for the first time in its history:

"The new people around here seem to think they are rescuing Don Vale from an abysmal past, but this is just the great egotism of the upwardly mobile professional. This has always been a good, solid neighbourhood serving working-class and middle-class people it was only during the sixties when the speculators moved in, that it was filling up with rooming houses and there was an air of uncertainty about everything."

During that period there were many rooming houses in Don Vale, absentee owned, and homes generally were in very run-down condition. Landlords did as few repairs as possible and whole blocks exuded an air of dreary neglect. When the city slapped an "urban renewal" designation over the whole area, the resulting cloud over its future discouraged such massive private redevelopment as the projects that were then wreaking major changes in neighbourhoods across the city.



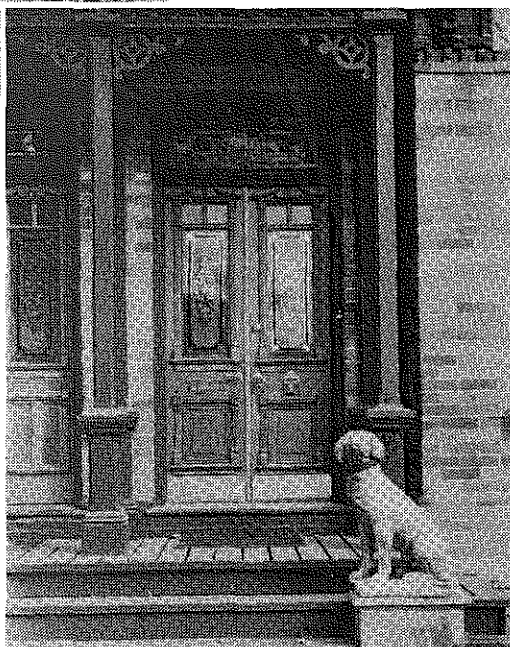
Housing prices spiralled however, after the urban-renewal label was lifted through fierce community action, and Don Vale began to look very good to people who wanted to own a home close to the downtown area. Its great variety of old houses, even those in the worst condition, had potential... they could be repaired and polished up to look passably elegant. They were cheap, many were well built, they offered endless scope for re-design and renovation, and they were close to schools, parks, and public transport.

Rooming houses were shut down and their tenants evicted as owners found more and more people willing to pay higher and higher prices to turn them into single-family townhouses. In a process that sometimes made the original unrecognizable they knocked down walls, cleaned and re-opened fireplaces, replaced windows, demolished front porches, installed new heating, wiring, and plumbing systems, and relentlessly sandblasted exterior brick walls. Many spent more money on repairs and renovations than they had to buy their house and land.

Real-estate advertisements reflected the trend. The same dilapidated houses that had been hard to unload a few years back suddenly became highly desirable as "renovation specials". Ads stressed that they were "loaded with potential for townhouse conversion". Sales pitches for renovated houses could combine the original Victorian design features with the glossy added attractions. Skylights, sliding glass doors to the garden, Juliet balconies and cathedral ceilings, shuttered, fake-latticed, or stained-glass windows, all added allure to the promise of stylish townhouse living in Don Vale.

In a comparatively short period of time, the renovators had turned Don Vale from the deadest real-estate area in town to what realtor Ralph Van Ameringen called "the hottest real-estate area in town". There were piles of money to be made. Just buy up a row of old brick row-houses selling at a reasonable price because they are in such terrible shape, evict all the tenants, sandblast the exteriors, gut and rebuild the interiors with a few nice touches - barnboard beams on the ceilings or leaded windows - and - sell them off one by one at incredible prices. Lots of people did.

There had always been a charm about Don Vale. Now it had glamour too; it was a good address, a fashionable palce to live. The "townhousing" or "whitepainting" had a snowball effect - the first few renovated houses on a block stood out like sore thumbs from their less flashy neighbours,



*The kitsch of the upwardly mobile, Metcalfe Street.*

eventually there were whole blocks where the unrenovated houses looked equally out of place among the chic sandblasted townhouses around them.

The phenomenon completely changed much of Don Vale. It was beneficial in some ways, harmful in others. Property values were forced up so high that the architectural fabric of the whole area was cushioned; it was no longer economical for developers to assemble properties for the purpose of demolishing existing houses and putting up apartments. Private money was clearly being used to upgrade the housing stock, to recycle low-density, low-rise housing suitable for families. The area's general appearance was improved. Houses and grounds were well cared for, and cleaning, even sandblasting the old houses often brought out attractive features that had been buried under years of grime.

In some cases, however, the renovators seemed to have no sense of too much of a good thing, and examples of wretched excess can be found in many of their houses. Stone dogs became the Don Vale equivalent of plaster flamingoes. One house across the street from the DACHI site has four stained glass windows facing Metcalfe Street and two facing Carlton. But basically, townhousing made Don Vale more attractive.

The major ill effects of whitepainting fell on the low-income and fixed-income tenants who were displaced when the houses they lived in were sold. With rents soaring all over Toronto, it became more and more difficult for these people to find places to live. Roomers forced to move from place to place were paying more and getting less after each move, usually a smaller room in worse condition than the last. It was particularly hard for families with children to find cheap rental accommodation. The apartment vacancy rate was very low, and they found themselves competing with more affluent people.

It was a developing crisis in a community highly self-conscious and possibly more experienced than almost any other in the country in forging consensus in the face of a threat to its integrity.

In fact, Don Vale residents had been banding together from time to time for over a century to fight physical change in the area, and they have been successful enough to ensure that the neighbourhood now looks little different from what it must have looked two generations ago and more. Toronto broadcaster Gordon Sinclair was born and raised there, and recalled in 1969:

"On both sides of east Carlton Street now there are houses still occupied by families who lived there when Victoria was queen. Except for a few odds and ends, like electricity and the telephone, many of those houses are unchanged. I can think of no street in the whole of Toronto that looks so much now as it looked when I was born.

"When I walk there, as I often do, the years seem to fall away from me in a relaxation of tensions. A feeling of contentment and security comes to me. This is where it all began for me, and it's still here as it was then."

Even people who did not grow up there as Sinclair did can get a reassuring feeling from looking at the little-changing streets and houses of Don Vale. Residents have fought to keep it that way through twenty years of various urban-renewal schemes plotted and planned in City Hall, Queen's Park and Ottawa.

They fought down a "phase three" plan for the Ontario Housing Corporation's Regent Park project which would have involved demolition and new development north as far as Carlton Street. The city then designated Don Vale an "urban-renewal area" under a federal programme. The scheme eventually fell by the wayside when the federal government froze all urban-renewal funds in 1969, although the city continued to plan for it some time after that.

Such vigilance clearly needs organized means of expression. In recent years there have been two continuous residents' groups in the area, one that restricted its membership to people who owned houses, the Don Vale Property Owners Association, and one which considered eligible for membership any resident of the area, the Don Vale Association of Homeowners and Residents.

The property owners, the group who wanted nothing to do with tenants, could always be counted upon to come out on the most conservative side of any issue. Their strength shifted and dwindled over the years, sometimes to the proverbial two or three, but surged back recently with a membership bolstered by the New-Right people among the townhousers. Their meetings are not publicized; attendance is by invitation only. The residents and homeowners association, on the other hand, recognizes any resident of Don Vale, tenant or homeowner, as a voting member. Notice

of meetings is delivered to every house over 1,500 of them — and advertised in the free ward paper, *Seven News*. Consequently their gatherings are often large and stormy, with a great variety of conflicting interest groups attending and taking part. There is so little trust among the groups that the secretary has to start each meeting with a lengthy reading of detailed minutes from the last, in order to make sure the record shows what everyone agrees happened.

Even in jointly fighting urban renewal in their area, the property owners' and residents' associations were at each other's throats. A meeting called by a City Council committee to discuss the scheme in February of 1970 drew over 250, including many representatives of both ratepayer groups. Although they were basically in agreement about the issue of urban renewal, the two groups spent their time hurling furious charges back and forth, booing, hissing, and causing so much disruption that the meeting eventually adjourned with no decision on anything.

This, then, was the community that in the latter part of 1973 began to hear about a plan to buy and renovate an assembly known to pretty well all of them as "the Cowley houses" by a group called DACHI — Don Area Co-operative Homes, Inc. It was an act of faith in the social mix on an ambitious scale, a non-profit, tenant-run co-operative embracing 36 existing dwellings and providing for infill development of the extensive site hard by Parliament Street. On the little information floating around, the inhabitants of Don Vale managed to turn the neighbourhood into a battlefield. There was the issue of principle: the co-operative group hoped to stem some part of the enforced exodus of low- and even middle-income roomers and families from Don Vale. That is one focus of this book. There was an issue of community expression, ultimately of community power, that gravely tested the neighbourhood's institutions. This is my other focus.

The Cowley houses are right in the heart of the neighbourhood the residents had fought so long to protect. Assembled by a developer 15 years earlier, they had changed hands several times since. At one point they were owned or managed by a man called Cowley, and ever after known to the community by his name. The first of the houses are located just past the corner of Carlton and Parliament streets, a sort of gateway to Don Vale.

Walking south on Parliament Street you will pass the CBC studios in an old movie theatre now painted a startling blue and white, then turn east on

*Parliament Street, serves as the western boundary for Don Vale and the shopping district for the community.*



to Carlton. You have left the stores of the Parliament commercial area behind, but for the first few yards along Carlton you continue to pass similar sights, a shoe-repair shop and a garage for automobile repairs.

Suddenly, you are in a residential neighbourhood. To your left is a row of three-storey brick houses painted various shades of gray, green and red. Some have spacious front porches with chairs set out in the summer and large, well-tended gardens. They impress one as solid old buildings.

To your right are some of the Cowley houses. The first six you see are sandblasted with windows boarded up in the process of renovation. The next few are two and two-and-a-half storey semi-detached buildings, their gray and green paint chipped and peeling.

To your left at this point, Metcalfe Street runs north, lined on both sides with painstakingly renovated houses. The houses are dotted with shuttered and leaded windows; some have fenced-off front yards, and some yards are covered with brick chips instead of grass. The brick has been cleaned on all of them, and there is much dark-brown wood trim. Four houses in the block have been covered in white stucco, broken by brown wood trim and stained-glass windows. The total amount of stained glass in the block is staggering.

On the other side of Carlton, Dermott Place runs south, a tiny, narrow lane of a street that one wide car can barely get through. The houses on either side are mainly two-storey semis. A few are well kept, with hanging plants out front and highly-polished porches. These are the privately-owned houses. The others, part of the Cowley assembly, are in poor condition, and one is boarded up and looks ready to fall to pieces at any moment. Nine of the Cowley houses are on Dermott.

Dermott runs south one block to Spruce Street, the address of 12 of the houses in the Cowley group. Two more of the houses are on Sackville, a block east. The others are all along Carlton, between Sackville and Parliament.

The area isn't made up entirely of small attached houses. Across Spruce from the Cowley houses there is a large square brick building which was once the Sleepmaster Mattress Factory. And so it has been since 1915.

Recently, Toronto City Council elevated the mattress factory as a historic site because its original function was as Trinity College Medical School. The old factory building is now slated for a third phase of life, as expensive condominium apartments. Early in 1974, Council approved a development plan which will turn the factory itself into five \$65,000 apartments and will add 11 new \$55,000 townhouses on the land around it.

Even this project did not escape the insistent involvement of Don Vale residents in anything that happens there. It was approved at City Hall only after passing muster with the residents' association and a working committee with resident-members. The original plan to demolish the factory building was scrapped, and the new plan reduced from 20 units to 16 when the residents demanded a lower density.

East of the mattress factory and the Cowley houses, on the north side of Spruce, is another project where an effort was made to keep some housing in the area for low- to middle-income families. Spruce Court contains walk-up apartments in an attractive project built in 1912 by a group of Toronto philanthropists who wanted to see good accommodation provided for working-class people at reasonable prices. Incorporated as the Toronto Housing Company, the group built a similar project at the same time on Bain Avenue in the Riverdale community east of Don Vale. The two developments were described in the company's 1913 annual report as "self-contained Cottage Flats with pleasing and varied elevation". They were carefully designed for all the future residents, the report says, with "a Central Heating Plant, a supply of hot water for domestic purposes, and large grass courts for the children of our tenants. In this we were influenced by a desire to effect all economies possible and at the same time to lessen the labour of the housewives occupying our buildings. The lady members of our board gave us valuable assistance in planning these houses."

The design was remarkably successful. It provided pleasant low-rise family housing, what would now be called stacked townhousing, grouped around grassy courtyards, at the reasonably high density of 50 units to the acre. It seems incredible today, but the building of the Spruce Court project, exclusive of the land, cost a total of \$55,000.

Spruce Court came into private ownership many years ago, but it continued to house working people at rents usually below market rates. Unofficially, it kept on fulfilling the function it was built for in 1912. But



in 1973, the company that owned the project started to make big plans for the "cottage flats". They drew up a document showing how the units could be converted to luxury condominiums to sell off at high prices, and started a search for a buyer who would carry out the scheme. The tenants met several times to discuss the situation. They were distressed at the thought of imminent eviction, but didn't know what to do about it. The situation continued through the winter of 1974 with the owner still seeking a purchaser for the property and the tenants still searching for a way around it.

By that time, City Council had approved the policy that was to get Toronto's municipal council directly involved in housing. With both the Bain and Spruce projects facing the fate of being renovated and sold unit by unit at high prices, the City's non-profit housing corporation bought both with CMHC mortgage funds to preserve them for low- and moderate-income people.

Like the Cowley houses, Spruce Court would eventually fit in with the new look of Don Vale, since renovations figured in the plans for both, but would be planned to house the traditional kind of Don Vale resident, the people whose incomes would not now permit them to buy a renovated house there.

These people, tenants, had few choices open to them if they were evicted from rented quarters in Don Vale. Cheap rental accommodation was becoming nonexistent in their own area and scarce in the rest of the city. The waiting list for public housing in Metro Toronto was over 8,000 names. If they did get into public housing and wanted to stay in the same general area, that meant Regent Park.

Lounging in low brick rectangles along the southern boundary of Don Vale, Regent Park has become something of a catchword for everything unpleasant about public housing. Although there have been many improvements in the project itself and how it is run, notably new recreational facilities and tenant participation in management, it retains the reputation built up before these changes started to come in the past few years. It is a community in itself, with a population of about 10,000, and it is the largest public housing project in Canada. It is 26 years old, the ancient Cabbagetown unrecognizable in form but durable in institutions, scornful of Authority, its strength a strength in adversity, a solidarity that sometimes tastes of the ghetto.

To the north in Don Vale, meanwhile, some saw the coming of a different sort of ghetto, a sort of walled city for the middle- and upper-middle-income group. The DACHI scheme was designed to combat that, and the Don Vale middle class divided over it to disclose a rift in basic philosophy about an income mix in the neighbourhood. Many of those who had lived there through the uncertain days of the 'Sixties and some of those who moved in more recently found Don Vale desirable partly because of the heavy working-class element of the population. For some, it was a matter of having a social conscience and living by it, personally proving that stock-brokers and ditchdiggers could exist happily cheek by jowl: for others, it was a kind of elegant slumming and the ultimate proof of how small-liberal they were.

A good number of Don Vale's middle-class residents, of course, simply liked the area and found it a pleasant place to live, but had no desire to displace large numbers of low-income earners. There was a vocal element, however, which wanted in Don Vale only the people who would put as much money and effort into renovating the houses there that they did. They felt they had restored high property values to the area, and if someone couldn't afford to live there any more then he should go somewhere else. They looked forward to the day when the renovating trend led to Don Vale being a community of nothing but expensive townhouses with no residents other than those who could afford the fancy prices that came with the new look. They saw DACHI's plans as a serious roadblock to this end. They could not understand why the people involved in DACHI would give so much time and effort into the project without any profits at the aim.

This division in the Don Vale middle class was to persist through the course of the DACHI project in its support and opposition. It was primarily these people who spoke out at community meetings and who provided the core and the leadership for the pros and the antis.

DACHI chose for its housing project an unusually spirited community, a proud community and one with a tradition of being fiercely divided within itself. Perhaps in another neighbourhood of the same city, or in another city altogether, the DACHI project could have been approved and implemented without much fuss, without long harrowing meetings or bitter exchanges among neighbours. But no change comes to Don Vale without something of a minor revolution within.

## 2

## Choosing sides

On a cold, clear January night in 1974, several hundred people poured out of the Don Vale Community Centre and surged along the sidewalks towards St. Martin's School two blocks away to the east.

They formed a strange, purposeful parade in the dark, calling to one another from group to group, and persuading people in the houses along the way to join them. There were children and young people in jeans and ski sweaters, clusters of young couples and middle-aged people, as well as old men and elderly women in large hats who gathered up their knitting before joining the throngs on the street.

With such a large and diverse group, it looked more like some sort of community festival than a residents' meeting.

But the parade was necessary because more than 450 people turned up at the community centre when the Don Vale Association of Homeowners and Residents called a meeting there to discuss the non-profit housing co-operative project planned for the area. The issue touched a nerve in Don Vale. The crowd outgrew the community centre well before the meeting was to start, and filled the auditorium of the school.

As the last stragglers gathered up their coats in the community centre, the first of the group were finding the choice seats in St. Martin's. The festive air of the parade was left outside the school doors and a tense, highly charged atmosphere met those entering the auditorium.

A few of these people were politicians, newspaper and television reporters, plainclothes police officers and members of the extreme right-wing Western Guard group, but most of them were simply one another's neighbours in Don Vale.

Those hundreds of people came out that cold Tuesday night to take up what has become something of a catchword in municipal politics - citizen



*An aerial view of the relevant portion of Don Vale. To the west, Parliament Street, to the north Winchester, on the east, Sumach and on the south Spruce Street.*

participation-and use it in their neighbourhood. They were there to participate in planning the future character of Don Vale. They were determined that their own opinions would shape their own neighbourhood, and that they would decide the fate of the Don Area Co-operative Homes Inc. plan before them that night.

The furious shouting, the heckling and the bitter accusations exchanged over the next three hours showed how deeply divided the area was. So deep was the split, in fact, so wide the gap between the different views residents had of their district, that no matter what happened to the DACHI proposal, great numbers of people would end up feeling bitter and betrayed and would blame their neighbours and blame DACHI.

The choice before the meeting seemed simple enough. DACHI, made up of people who lived in the same general area of the city, wanted to buy 36 houses in Don Vale. By renovating, and building some new low-rise housing on vacant land around the houses, they planned to provide rooms and apartments for people with low to moderate incomes, who would manage the project themselves.

The alternative was outlined for the meeting in a report prepared by a committee set up by the residents' association to look into the DACHI proposal. They had met with Ralph Van Ameringen, a realtor acting for the owners of the property DACHI planned to buy. "Mr. Van Ameringen was not committed to any particular plan," the meeting heard from the committee chairman, James Lorimer, "but his first intentions were to develop the area as luxury townhouses by rehabilitating the existing buildings and perhaps building new luxury homes on the vacant land. Towards this end several houses have had their brick cleaned up and roofs repaired."

Clearly the appearance of the area would not be affected much one way or the other. Both the owner of the property and DACHI hoped to renovate the buildings there and build others that would blend in well with the surrounding houses. The difference lay in how many and what sort of people would end up living there. Van Ameringen's scheme would provide for the affluent who could afford to buy "luxury homes," and accommodate one family per house. DACHI would aim at people with lower incomes, and divide the buildings up to provide some space for roomers as well as some for people who needed apartments.

The audience in St. Martin's School listened restlessly. There was crisis brewing, and the committee chairman was giving them only a careful ren-

dition of the co-operative plan. He explained that the total project would cost \$2.8 million, and DACHI was seeking funding from the federal government's Central Mortgage and Housing Corporation. CMHC would finance 10 per cent as a forgivable loan, and grant subsidies of \$2,500 per apartment and \$1,000 per self-contained room. The remainder, \$2.4 million, would be loaned out at 8 per cent over 40 years. Tenants in the houses would function collectively as their own landlord, but would have no equity in the project.

As detail was heaped on detail, the tension in the audience broke out in rumbles of conversation, and Bert Chapman, a middle-aged homeowner and self-appointed spokesman for the extreme right on almost every community issue, sprang to his feet from his strategic place in the middle of the auditorium.

"We're tired of that Lorimer report," he shouted: "The homeowners are 100 per cent opposed to this scheme, so let's vote on that and go home."

The chairman of the meeting, Harry Arthurs, sensed the feeling in the hall, and agreed to proceed into debate. Arthurs, Dean of Osgoode Hall law school and a local homeowner on Hillcrest Park, had been selected to chair the meeting by the residents' association president because he was unfamiliar with the issue and utterly neutral on the outcome of the meeting. He was also counted on to have unusual strengths in what promised to be a very hot seat indeed. He recognized Robert Russell, a balding, rotund homeowner from Spruce Street who presented the motion that would decide the official stand the community took.

"I was very disappointed in this voluminous report," Russell said of the document distributed and partly read at the meeting: "It raises some deep problems. I move that the DACHI proposal be dismissed as unacceptable to the area, and that the association forward this position to City Council."

Russell was followed by a few speakers in support of his motion, who complained that DACHI had no experience in running a co-op, and was in any case unlikely to end up with a project that would benefit low income people.

Then Garry Stamm, chief spokesman for the DACHI opponents, took the floor. Stamm had been fighting the project since he first heard of it, and had organized his neighbours on Metcalfe Street and some people nearby into a group he called Don Vale Neighbourhood Action Committee. He was absolutely dedicated to the death of the DACHI plan, and was already establishing contacts at all levels of government, setting up anti-

DACHI canvassers and petitions and putting pressure on every possible area to nip the project in the bud. One such method, it soon transpired, was to book the St. Martin's Hall for the overflow crowd his own efforts had guaranteed: his own people, forewarned, were well-placed for debate. Stamm was also a member of the working committee and had assented to its report.

"The low-income statements are just propaganda," he now assured the meeting: "These people are getting an outright grant. We have a lot of people who have come to this community and worked hard on their homes, and they're not getting subsidized."

One of the points Stamm would return to again and again in his anti-DACHI fight was that the project would bring "subsidized housing" into the area. He based his argument on the CMHC grants for renovating the houses, and on the 10 per cent of the mortgage loan considered "forgivable". Somehow he always managed to make it sound as if a huge public housing development were about to be foisted on an unsuspecting Don Vale, disrupting the entire area.

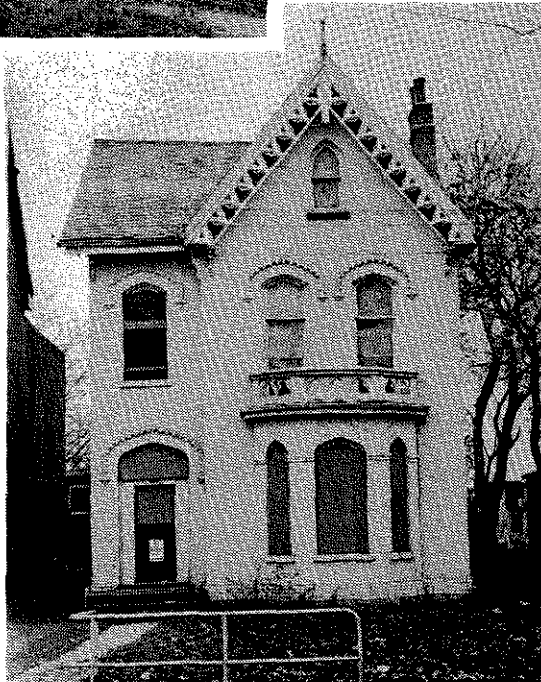
He expressed great outrage on behalf of the people who had bought up rundown houses and renovated them themselves, as if someone else were getting something free that they had to work hard for. The statement was always made in very general terms, skimming over the non-profit nature of DACHI and the fact that the private renovators, Stamm included, ended up with ownership of properties worth far more than they had put into them.

"When I and my neighbours bought out houses, they weren't fit to live in," he said: "We've all worked hard to fix them up. Now if you stuff too many people into this neighbourhood it will turn into a slum again. We should turf this DACHI thing out and examine the housing needs of this neighbourhood."

Stamm repeated that the DACHI plan would not provide housing for low-income people, and added that he expected to see the present tenants of the houses kicked out because of high rents. It was a sensitive point with the DACHI people, even if this particular argument did not carry much weight with most Stamm supporters, who were not keen on the idea of low-income families moving into the area and certainly had no strong



*The exuberance of some of the architecturally finer Don Vale houses – the boarded-up one, part of the DACHI assembly, was built for Neilson the candy man – co-exists with the homelier touches of those durable downtowners the co-operative will help keep there: the inquisitive mutt, the knotted curtain.*





feelings about the erosion of any existing low-income committee. But the people involved in DACHI were trying to maintain a delicate balance between making the project work financially, and housing people at relatively low rents.

Dennis Wood, a lawyer on the DACHI board of directors who lived on Sackville Street, rose to answer some of the questions that had been raised, and to inject a little balance into a discussion which had been very one-sided up to that time. "People have asked about DACHI's experience," he said: "As an organization, DACHI has no experience in running a co-op. This is a pilot project, but we will be relying on the experience gathered by other co-ops in Toronto."

Wood answered the financial concerns very briefly, just pointing out that CMHC would inspect all figures prepared by DACHI, then addressed himself to complaints that tenants in the DACHI houses would have no equity in their homes. "The people living there will get complete control of the development, which is the next best thing to equity ownership," he told the meeting: "If a programme involving equity were available through CMHC, we would support that, but no such programme is available."

"The DACHI proposal will have lower rents over a period of time than any private operation. If we compare them to other rents in the area, a bachelor renting for \$147 a month in St. James Town's apartments would rent for \$99 in the DACHI houses."

Robert Russell, who did not want to lose the uncommitted residents at the meeting to the pro-DACHI group, leapt to his feet again, insisting that low-income families could not afford to live in the DACHI houses so the plan had little point. He went on to criticize the two city aldermen for the area, John Sewell and Karl Jaffary, who both favoured the DACHI proposal. "Aldermen Jaffary and Sewell plan to push this through City Hall whether we want it or not," he shouted: "And this area must fight for open space."

Janet Howard, president of the residents' association and a homeowner on Carlton Street, scoffed at Russell's implication that the site should be used for parks. "We're the envy of most of the city for parkland in Don Vale," she said: "This development would be suitable for the area, and the point that matters is that no one would be raking off a profit."

Eric Conroy, who lived in a renovated house on Metcalfe Street, had

been a member of the subcommittee which investigated the scheme for the residents' association. He spoke very calmly at first, winding up to a final outburst applauded by the people around him.

"My family has lived in this area since 1928 when they first came over from Ireland," he said: "When I first heard about DACHI, I was against the whole proposal. But as I got into the thing with this committee, I started to change my mind. I saw a lot of benefits to co-op housing. Here, we are talking about one specific proposal."

"And DACHI has so many loopholes that it's like Swiss cheese. It stinks!"

"I've been concerned about the rapid decrease in students in this area," school trustee Gordon Cressy said: "Spruce Court School has dropped 300 students over the past four years. The numbers of the population are stable, and the numbers of students are decreasing rapidly. The Don Vale area has lost over 1,000 students in the last four years. DACHI is for families and would bring students back to our schools. When schools start to decay it starts a decay process in the whole city."

Barry Morris of the Christian Resource Centre on Carlton Street, covered a number of points in a brief speech. "This is the last opportunity for people to rent in the Don Vale area," he argued: "I appeal to the homeowners to realize that they are lucky. Most of the tenants in those houses now do want to see DACHI go ahead, and if it does, the surrounding property values will not go down."

"A mix of people is desirable for this area. DACHI may not be perfect, but it's the best that can be offered at this time."

At about this point in the meeting, it was possible to feel the shift the mood of the crowd had taken. Many people had arrived without any clear knowledge of what the DACHI proposal involved. They had heard vague, frightening rumours and they were suspicious and hostile when they came into the room. After they had a chance to look over the subcommittee report and hear some of the speakers, there was a palpable sense of relief in the room, less fear and hostility in many people's attitudes.

The anti-DACHI people sensed this as well, and tried to call the vote before all the speakers were through. If they cut off the debate in time, perhaps a majority of those present would still be suspicious enough to vote against the proposal.

But Harry Arthurs, as chairman of the meeting, yielded to the shouts of those who still wanted a chance to speak, and ruled that the debate would continue. He called on Bert Chapman.

"I've lived in this area for 25 years, and I'm glad to see the young people moving in here now and pulling the place up by its bootstraps." Chapman began, then geared up into his attack on DACHI: "We can't allow this type of socialist concept to be imposed on our community. Once it gets in here it can spread right across the city. These parasites go on forever. They'll get \$3 million for this, then another \$3 million, then another."

Douglas Hughes, a homeowner on Parkview Avenue, took the floor next. He had been a member of the association subcommittee looking into the proposal. Hughes, an architect, agreed with the basic ideas of co-op housing and was not anxious to see a complete middle-class takeover of Don Vale. He felt that the DACHI co-op could blend easily into the texture of the community, and would be planned with the help of the residents, a point that could not be counted on with any other developer. "If we wipe out the DACHI proposal here, consider the opposition you may have to put up in the next year to something else," he urged the crowd: "DACHI will respond to our thoughts."

Alderman Karl Jaffary asked to speak, and repeated that with soaring house prices, a plan like DACHI would be the only way to provide housing for families with moderate incomes in Don Vale. There are a number of controls the City can put on the DACHI proposal," he said, referring to City-owned land on the site and zoning and parking regulations: "This is a good area for family housing, close to schools, parks and public transportation. The present owner or another private developer would probably go back to using the houses as rooming houses or would turn them into very expensive homes."

After a few more speakers reiterating points in favour of DACHI, Dennis Wood rose to answer those who had spoken against it.

"This is not a rip-off of the taxpayers' funds," he explained. "It will be borrowed 100 per cent from CMHC and only 10 per cent of that is a forgivable loan. At the end of 40 years, DACHI will have paid CMHC more than \$8 million. The government will be paid back more than three times over, counting the principal and interest..."

Wood took on the charge that DACHI would lower the quality of the housing and return to the area a seedy character it had had many years before. "This will not be a slum," he insisted: "CMHC controls the quality of the rehabilitation and the construction. The buildings will be of a very high quality. CMHC can withdraw the loan if the project fails either on the rates charged or on quality. This is the most tightly-controlled development ever built in this area."

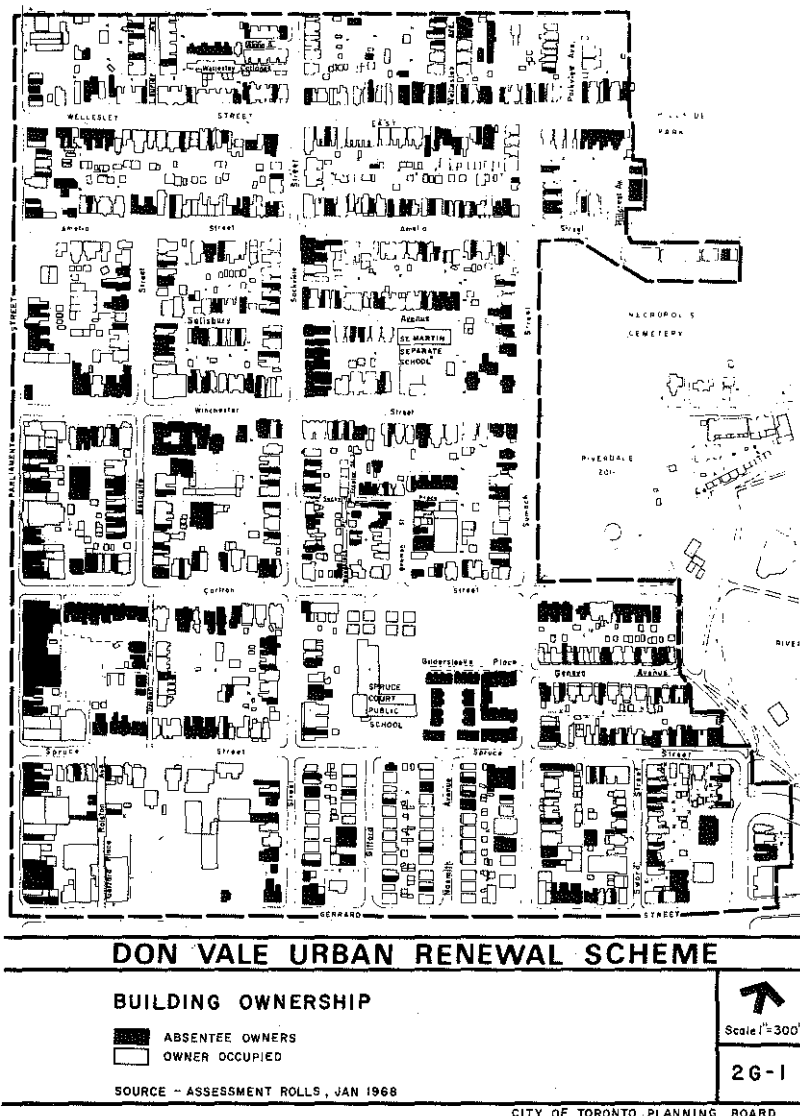
Another opposing voice had charged that the project was being "rail-roaded through" and in his concluding remarks, Wood attacked that statement. "As soon as DACHI learned the properties were available, we went to the community," he said: "Before we even signed the option to purchase the site, your association had set up a subcommittee to look into the project. I don't know of any private developer who would have been as open with the community as DACHI has been."

Robert Russell wanted to give a final warning before his motion was put to the group. "We must recognize that there are loopholes in the DACHI plan," he stressed: "We need equity in housing around here. If this project is not approved, something better will come along."

Harry Arthurs announced that only residents of Don Vale would be eligible to vote, and that volunteers would check and list the name and address of everyone who took a ballot. Voting tables were set up at the front of the auditorium, and long lines formed behind them, stretching to the back of the room.

During the lengthy wait while everyone eligible voted and the votes were tabulated, the crowd broke up into clusters around the auditorium and out in the hallways. Many voted and went home without waiting for the count. It was getting late, and they had been there for two and a half hours. But about half the people stayed, debating among themselves and speculating as to the results of the ballot.

Members of the DACHI board of directors hovered around the front of the auditorium chatting nervously with friends and one another. The result of the vote could start a whole train of events, favourable or unfavourable, leading to the CMHC decision on their mortgage loan. The DACHI plan was scheduled to go before the City Council Executive Committee the next day, and they could take it with more confidence if they had the backing of the residents' association. If a majority of residents voted



*According to the map above all of the property being developed by DACHI was in the hands of absentee landlords. In 1968 that was a sure sign of a developer sitting on property waiting for the right moment.*

against them, it would put DACHI in the awkward position of seeking approval from the city and a loan from CMHC for something the neighbours understood and didn't want, when a basic part of the DACHI plans was co-operation with the area residents.

Finally, Dean Arthurs reappeared from the classroom where he had counted the votes and made his way to the front of the auditorium. Calling for order, he announced that the names and addresses of all those who voted were listed and would be reviewed.

"There were 356 people who voted," he said: "That is a remarkable degree of participation.

"198 voted in favour of DACHI; 158 voted against."

DACHI could go to City Council and CMHC with the support of the majority. It was a victory but a narrow one. Everyone involved in DACHI knew that even if there were more residents of Don Vale who wanted to see them succeed, there were still many who wanted them to fail, and a large number of those felt so strongly that they were prepared to work hard and long to see the project crushed.

## 3

## The Land-use Issue

There was something tremendously exciting about the 1972 municipal election campaign in Toronto.

Municipal elections are generally prosaic, humdrum affairs with all the thrill and suspense of a dull, routine exercise made necessary by law. They lack even the artificial razzle-dazzle pulled out by political parties for provincial and federal elections. Candidates speak grandly, in sweeping generalities, to small groups of individuals who are mainly concerned with sidewalk repair or neighbourhood traffic problems. Many eligible voters remain staunch in their conviction that it doesn't matter who gets elected anyway - the grass will still be cut in the corner park, sewers will still be serviced, and they may or may not get around to putting in that stop sign everyone wants on the next street.

But in the fall of 1972 there was a heightened sense of political community in many parts of Toronto; there was a widening suspicion that it was going to matter who got elected this time; and there was an issue, a major issue, that people all across the city could relate to directly.

That issue was land-use planning. During the campaign, it was called development pressure and controlled growth and preservation of neighbourhoods. A few candidates pushed the issue hard early on, and as public interest was caught, all the hopefuls found themselves dealing with it in some way or another by the eve of the election.

The incumbent Council had just approved three major developments, after long and bitter fights from opposing citizen groups. All three were widely publicized, and the voting records of Council members became a prominent feature of the election campaign.

Windlass Holdings Ltd. were given the go-ahead for three 29-storey apartment towers at Dundas and McCaul Streets. The developer had already demolished the houses on the site, but residents in the area objected to the new scheme because it was too high, the apartment units would be

so expensive that no one in that district could afford them, and there was no provision for family housing.

In the city's west end, Council approved another large high-rise project where 96 solid, attractive older houses still stood. Gothic Developments, a partnership of two powerful development companies, Cadillac and Greenwin, planned to demolish all 96 to replace them with 28 townhouses and four apartment towers, one rising as high as 34 storeys. Surrounding homeowners and tenants of the houses on Quebec and Gothic Avenues were fiercely opposed to the destruction of such fine family-housing stock, and made vigorous objection to the high density and sheer height of the proposed towers. Although they turned out to meetings at City Hall in their hundreds to make their opposition known, the 1969-72 Council passed a by-law permitting the project.

The third major development approval was the least comprehensible of all. A few blocks east of the downtown area stand the 15 apartment towers that make up St. James Town, calculated by Statistics Canada to be the most densely populated block in the country, with more than 11,000 people living on .08 of a square mile. With this development the Meridian Group of companies had turned the area bounded by Bloor, Parliament, Wellesley and Sherbourne Streets, once covered by detached and semi-detached houses, into one of the most overcrowded areas in North America. Now Meridian planned to extend the development west with three more 29-storey towers, adding 2,000 residents to the community. Area residents mounted a strong campaign against the proposal, supported by both ward Aldermen, John Sewell and Karl Jaffary, but Council acceded to Meridian's wishes.

These and other less-publicized development issues had made Toronto residents more sensitive than ever before to the questions of land-use planning. If their elected Council continued to support the wholesale destruction of entire districts of solid family houses, usually older houses where low-to middle-income residents could afford to live; if developers continued to win every point in their efforts to fill the downtown communities with high-rise apartments aimed at affluent young singles; if the city's planning future was to continue the pattern of an endless succession of massive concrete monoliths, all Toronto would suffer for it. The strong citizens' groups that had sprung up across the city looked to their own memberships for council candidates, and prepared highly-organized campaigns.



Traditionally, residents' and ratepayers' associations run in cycles of support, activity, and even existence: 1972 in Toronto was an upswing period for these community groups. They seemed to thrive on adversity in their dealings with City Council: Council hostility gave them a reason to form and become stronger in membership and feeling. Where a majority of council members saw progress marching forward gloriously across the city, an increasing number of citizens perceived the destruction of their homes, their neighbourhoods, and their way of life. The more Council encouraged and bent the rules for such massive high-rise projects as West St. James Town and the original Quebec-Gothic proposal, the more citizen's groups organized or revived and consolidated to fight them. And while these groups regarded many of their local politicians with growing horror, the feeling was entirely mutual.

The then Mayor William Dennison made this clear in October, 1972 when he addressed a group of wealthy businessmen in the Bloor-Yonge crossroads of the central city. Dennison felt at one with the group, and expected them to understand his frustration with the rowdy, demanding residents' associations that were now regularly descending on City Hall to disrupt his orderly approval of one huge redevelopment scheme after another. "These newly-formed groups have sprung up and are still springing up in Toronto like poison toadstools," the Mayor complained: "No reasonable person who is elected to office can abide the threats, innuendos and attempted coercion that appear to be the commandments of these radical reformers." His views on the citizen's place in planning were summed up neatly in the same speech: berating Ontario Premier William Davis' cancellation of the Spadina Expressway project after a vast citizens' movement had arisen to oppose it, Dennison lashed out bitterly at "the foolishness of his terribly rash and unnecessary pre-provincial election pledge that the city is for the people."

Resident groups were thus dealing with a Mayor and a Council majority who could conceive of nothing more preposterous than that a city ought to be planned to please the people who live in it. They reacted with drives for new members, regular meetings, strong executives, better strategy and organization. They informed themselves on political procedure and planning terms: they began showing up at City Council and the Ontario Municipal Board sessions to lend support to one another's causes, and banded together to form super-groups with broader bases.

These "radical reformers" were asking for a say in how their city was

going to be developed. Their "threats" were backed up by the Toronto voters a few weeks after Dennison declined to abide them. As the results came in on election night, resident-group activists across the city exulted to see four solidly pro-development Old Guard aldermen defeated, six rate-payer leaders and community workers elected, and the reform rump from the old Council returned intact. Yet the candidates elected on broad reform platforms differed widely as to how to go about changing the development pattern in the city as well as what the principal aims should be. These differences became obvious immediately in the fate of those three crucial battlegrounds, Windlass, Quebec-Gothic, and West St. James Town.

One group, 11 strong, wanted to repeal the project bylaws. A second group felt Council should not be seen to reverse itself officially, but trust the wisdom of the Ontario Municipal Board and the provincial Cabinet to make sure the developments were stopped. A third thought the developments were just fine the way they were and should proceed without nit-picking interference. When the second and third groups were all present and voting, they outnumbered the first.

Not everyone was present and voting, however, on the Quebec-Gothic repeal; in fact, everyone in the last two groups except for new Mayor David Crombie, had left the Council chamber in an attempt to break the quorum. The Quebec-Gothic by-law was repealed 11-1, with only Crombie voting against the motion. A working committee was established for the Quebec-Gothic site, including area residents, representatives of both City and developer, and a ward alderman. The working committee eventually came up with a plan that would require demolition of only 35 of the houses. The density remained high, and social housing was not included, but residents had at least the satisfaction of helping direct the process of change in their own neighbourhood.

The Windlass bylaw did not suffer repeal, but a working committee was set up, and residents on that committee managed to negotiate some changes for the project, bringing the height down, and adding family housing and a market area available to local craftsmen at reasonable rents. West St. James Town was the real heartbreaker. Council divided 12-11 against repeal of the bylaw, with Mayor Crombie's the deciding vote. Crombie assured Council that West St. James Town, which he described as obscene and insane, would never win approval at the Ontario Municipal Board. The OMB did approve it, however, after a hearing many residents claimed was biased and unfair. The transcript of that hearing, purchased by the city for \$4.500 has sections that make positively blood-curdling

reading. When the OMB decision was appealed to the provincial Cabinet, Cabinet upheld it but did not reveal this publicly for some weeks, during which Cabinet ministers refused to say whether or not they had even read the ratepayers' submission charging bias on the Board's part.

While Council divided and subdivided itself over these highly visible development issues, a small group of people was meeting in City Hall to work out a comprehensive housing policy for Toronto.

Early in his term, Crombie had a flurry of inspirations for task forces, and asked freshman Alderman Michael D'Arcy Goldrick to chair an ad-hoc group looking into housing. Goldrick talked to a few people he thought would be interested, but eventually decided that a report from such a group could too easily be shelved and forgotten. He won support instead for a work group bringing together staff from several City departments related to housing. The group included Howard Cohen, a thoughtful, socially conscious planner, and Michael Dennis, at the time employed as policy advisor to the Mayor.

Goldrick was a political science professor at York University and a political unknown when he topped the polls in Ward 3, a somewhat colourless working-class area. While keeping up with ward work and attending long, agenda-laden meetings at City Hall, he quietly plugged away at the massive amount of background work necessary for the housing work group. It was unsensational work with no immediate impact, and he was virtually ignored by the media through the first year of his term.

Michael Dennis was becoming a familiar figure around City Hall. His position as the Mayor's advisor meant that he was always darting in and out of committee meetings, and dashing around the halls between meetings with other City staff. Occasionally, he could be found in his own office behind a desk that was buried under papers and reports on a multitude of projects. He gave the impression that he was working constantly on 14 of them at once and keeping on top of them all, an impression strengthened by his quick, decisive movements and his pale complexion, which encouraged the assumption that he had not been outdoors in several years.

The housing work group met about every two weeks from April to December, 1973. They collected information, interviewed all City department heads, and talked to housing officials at the other levels of government. Sections of a City housing policy began to emerge from their meetings, and in the fall, Dennis and Cohen prepared a report. Called *Living Room*



*St. James Town, a massive apartment complex that looms over Don Vale. The numerous buildings have the highest density in Toronto and with the approved plans of additional high rise buildings the complex will have the highest density in the world. The Mayor of Toronto once said such density is "obscene".*

*an approach to Home Banking and Land Banking in the City of Toronto*, it was adopted by Council at a December meeting as City housing policy.

*Living Room* set housing targets for private and public development in the city. Each year for the next two years, it aimed at 4,000 new units, including 2,000 of assisted housing, half of them for low-income people and the other half for those with moderate incomes. For existing housing the target set was 600 units a year, half to be acquired by the City and half by private non-profit groups.

*Living Room* was not setting out to solve all the present and future housing problems in Metro Toronto, Michael Dennis explained six months later, when he had been appointed City Housing Commissioner with the job of supervising the first phases of the new policy. Given the financial and legal powers of local government, he said, *Living Room* was all the City could do: "We wanted to set goals that could be achieved.

"Radical solutions have got to come from the federal and provincial governments.

"*Living Room* is both a political document and a technical document. It's an attempt to provide something for everyone, and that is something I've always felt must be at the heart of any housing policy in a mixed economy. We tried to be realistic and to set goals that people would understand, and that would convince other levels of government that we're serious and that we can deliver what we're talking about."

One section of *Living Room* dealt specifically with private non-profit housing groups, and several other sections and recommendations had an indirect bearing on them.

The preservation and improvement of existing housing in Toronto was to be integrated as much as possible with the surrounding neighbourhood, and community-based non-profit groups were to be encouraged, with City staff assigned to help them work out their projects and City land made available to them. *Living Room* concluded that it is not good enough for the City to state that it is in favour of non-profit housing, and assume that someone else will do something about it. Instead, it stressed, "City officials will have to go out and beat the bushes to encourage proposals." Civic staff should expect, it continued, that many of these proposals will be rough and undefined, but should be prepared to give technical help from choosing a basic project concept right through planning and design,

construction and operation. Council agreed to give private non-profit organizations first priority for properties in city landbanks and urge the province to provide further ten-per-cent capital grants to non-profit corporations, which it later did.

When *Living Room* was approved, there was one project already in the works to test the strength of the City's direct commitment to non-profit housing. This was a plan to preserve 16 old houses at Dundas and Sherbourne Streets and build infill housing around them, 317 new low-rise units. The work done by city planners on Dundas-Sherbourne was to become invaluable background for non-profit groups working out similar projects on their own.

In 1971, Council had approved a site plan consisting of two 24-storey towers. It was turned back by the Ontario Municipal Board after Board Chairman J. A. Kennedy found that a great number of roomers would be displaced by the redevelopment and that the existing houses were both sound and architecturally of interest, hence worth preserving. Both these criteria would later apply to the DACHI site. While the developer was working on plans for a 29-storey tower on the site which would not require a rezoning, the City hired a firm of architects to look into low-rise development there. Their report showed that a high-density project was possible by saving the existing houses, renovating them into smaller units, and building 317 low-rise units on the land around the houses. The project could provide 100 single rooms, so many roomers would not have to be displaced 228 one-bedroom units, and 53 family units ranging in size from two to five bedrooms.

The developer continued with his plans for an apartment tower and sent in wrecking crews to demolish one of the finest houses. It was saved by dawn demonstrators who tore down the hoardings around it, making it illegal to wreck the house. An eleventh hour deal between Province and City made it possible for the high-density, low-rise experiment to go ahead. The Province agreed to pay 92.5 per cent of the \$1.6 million needed to buy the land, while the city agreed to pay the remaining 7.5 per cent, and plan and develop the project. The houses were saved; the roomers were not kicked out on the streets, and families were going to be able to move into the block at reasonable rents.

In November, 1973, Michael Dennis, who had worked on the project team, gave this writer some of the reasons that made Dundas-Sherbourne

an important forerunner for projects like DACHI.

"First, there's concern for preserving historic, old, and familiar buildings. There's concern that new housing blend in scale and design with those existing buildings. In other words, the City is saying, we're not trying to avoid high density because we understand the economics of downtown housing, but we're making a commitment to a form we want.

"Second, and related, is the clear commitment to preserving the existing neighbourhood. The City stepped in and stopped the high rise tower there in order to keep the street as close as possible to the way it is.

"Third, the City endorses a housing policy that concentrates on low-income housing and family housing. Finally, the residents of the area have been in on the planning all the way, and neighbourhood people in need will get first consideration for the new housing units."

Dennis and his colleagues had stressed the legal and financial restrictions imposed on any large-scale advance into the housing field by a municipality, even a municipality as substantial as Toronto. It would be logical for any perplexed city bureaucrat or citizen to inquire at this point what relief might be available from senior orders of government, and particularly the federal, which had been developing an interest in urban affairs, including housing, since the late 'sixties. The chief tool and shield of federal policy expansion in this crucial area was the existing Central Mortgage and Housing Corporation.

It was Paul Hellyer who, as one of Trudeau's ministers, pointed up the severity of the coming housing crisis in a report and subsequently resigned, even to the extent of crossing the floor of the House, when his recommendations were consigned to oblivion. Among them had been active encouragement and expansion of co-operative and non-profit housing programmes. Despite Hellyer's disappearance from the Liberal front benches, the theme would persist in Ottawa's housing studies. It was in 1970 that a younger Dennis was hired by CMHC to prepare a study on low-income housing in Canada. Returning to Toronto after graduate studies in law, he had amassed an exhaustive knowledge of land-use planning and housing working for two big law firms which often represented major developers, Goodman and Goodman, and Blake, Cassels and Graydon. He also worked

as a consultant to the Ontario Law Reform Commission and the Philippines' national planning commission, as well as lecturing in planning law at Osgoode Hall law school. Dennis tackled the low-income housing task force with the thoroughness he used in approaching everything, and almost two years later produced an extraordinarily comprehensive document, harsh in its indictment of government housing policy and overflowing with recommendations on how to improve the situation.

The weighty report, written by Dennis with Susan Fish, then research director of the Bureau of Municipal Research in Toronto, was called *Programmes in Search of a Policy*. It investigated the roles of the federal, provincial and municipal governments in low-income housing, examined the relationship between inflation and housing, and pointed up problems and suggested solutions in public housing, assisted home ownership, rehabilitation programmes, co-ops and non-profits. It also canvassed the potential of government land banking.

Many of the recommendations were not new, but Dennis and Fish maintained that they had not been acted upon because of the laxness of federal and provincial governments:

"The source of Canada's weak low-income housing policy over the last two decades has been the lack of political leadership. At both the federal and provincial levels, autonomous crown corporations have been created and left to their own devices. No attempts have been made to define national or provincial housing goals. Worse yet, repeated pressure from CMHC for an expanded social-housing programme over a ten-year period from 1956 to 1966 was resisted by the federal Cabinet and its senior policy advisor."

Dennis and Fish concluded that inefficient administration and a lack of sound planning policies was leading to housing chaos for low-income Canadians.

The report was completed in April, 1972. Three thousand copies of it were delivered to CMHC in June, never to be seen again. ("They are either still in the basement of CMHC or they have been shredded," Dennis speculated a couple of years later.) After an exchange of letters with CMHC officials, it became clear to Dennis and Fish that the federal government would be perfectly happy to forget that the task force ever existed, much less that it had produced a report. In September of the same year, they



had it published privately under their own names.

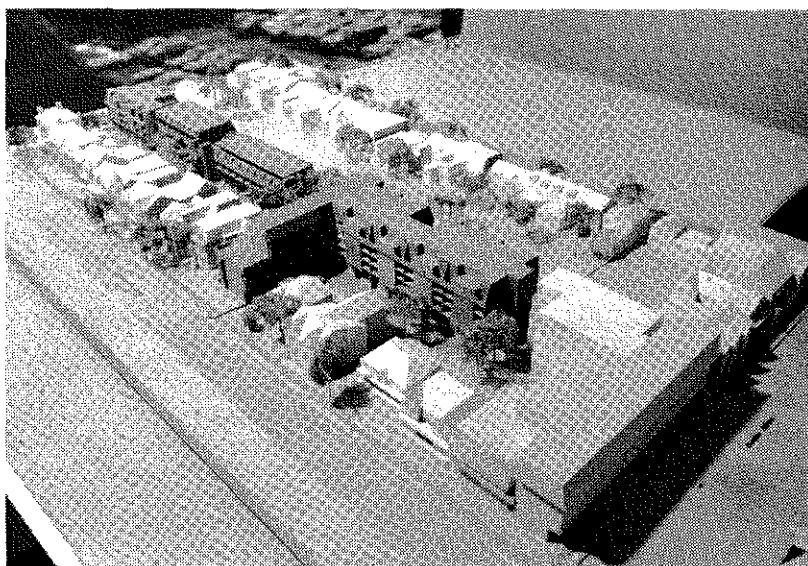
*Programmes in Search of a Policy* contained one chapter dealing with non-profit and co-operative housing. Traditionally, it said, most non-profits, were housing for elderly people built by such organizations as service clubs, projects that produced few problems. But when urban community groups started to move into the non-profit field they had less expertise and more complicated goals. They were not met with enthusiasm. Government officials shuddered at their inefficiency. Dennis wrote:

"While the service clubs are amateur builders, their members are frequently professionals, sharing the same attitudes as government lending personnel. Housing corporation staffs have less rapport in dealing with neighbourhood groups. They tend to be composed of low-income people who view the poor housing in the neighbourhood as only one of many social services which are of poor quality or absent altogether. They are much more political than their service-club counterparts and are likely to pose direct challenges to the decision makers and decision processes that result in the undesirable distribution of goods and services."

He pointed out that officials were not only put off by the political atmosphere of these groups, but felt also that the lending risk was greater, and that their want of professional experience made it by no means certain they could follow through with their ideas to produce and manage a successful project.

The recommendations on non-profits in the Dennis-Fish report urged the senior governments to help and encourage local community groups that want to get involved in non-profit housing in their areas. Although these groups are not likely to have any large impact on the housing situation, the report said, they offer a satisfying alternative to public housing for the people involved in them.

The recommendations ranged from a change in attitudes on the part of government agencies to specific physical changes in levels of responsibility and legislation. They suggested that government officials be prepared for patience with community groups, and ready to deal with unusual applications that are not as polished as professional ones would be. They should provide expert help for planning, developing and managing the projects, and give out start-up grants to help the groups get organized,



*Above is an architect's model of an infill housing project planned for the eastern side of Sherbourne just north of Dundas. The existing buildings were saved at the eleventh hour when citizens tore down the hoardings making it illegal to demolish some fine Mid-Victorian houses.*

as well as providing new groups with research and evaluations of existing projects.

Dennis also called for responsibility in approving a project to devolve to the local CMHC office from the Ottawa headquarters. It was an important recommendation for community groups because decisions would then be based on a better understanding of the local markets, plans and political climate. Decisions made in Ottawa on the basis of written reports can be very different from decisions made by officials with direct experience with the city and community involved, as Don Area Co-operative Homes Inc. was to learn.

If the government took a fairly dim view of non-profits, Dennis reported, it was positively hostile towards co-ops, particularly those called continuing co-ops, like DACHI, where no equity was involved. Senior CMHC officials saw these co-ops as unhealthy and un-Canadian, as demonstrated in a memo from one official Dennis quoted: "Home is a very private thing and anything to do with one's own private affairs is best kept independent and separate from the friendly contacts with neighbours. This is the nature of life in cities...I can't imagine anything more likely to jeopardize this kind of stability of family life than becoming involved in a venture of co-operative housing.

Among Dennis' suggestions was that CMHC have a special unit to handle co-operatives, with staff sympathetic to the idea of co-operative housing. He also advised that co-ops should receive preferred interest rates and be eligible for 100% financing. He said that encouragement should be given to co-op projects serving a range of incomes rather than to those aimed at one economic group.

Although the federal government ignored the Fish-Dennis report, publicly, amendments to the National Housing Act were introduced in June, 1972 and passed in June, 1973 which, in the co-op sections, covered most of the points made in *Programmes in Search of a Policy*. Under the National Housing Act, start-up funds are now available for community groups interested in non-profits and co-ops, though they have just been made subject to interest and the screams are being heard. Co-op organizations can borrow up to 100% of the cost of their projects from CMHC at the same interest rates available for public housing, and over a repayment period of 50 years.

Loans will be made both to buy and renovate old housing and to build new housing. Loans to renovate come under another section of the new

NHA amendments, the Residential Rehabilitation Assistance Programme (RRAP; the amendments were full of snappy little programme titles like RRAP and AHOP, the Assisted Home Ownership Programme and NIP, the Neighbourhood Improvement Programme). RRAP funds for co-op housing repairs are available if the co-ops will house people with incomes of \$11,000 and less. They go up to \$5,000 per housing unit, and half of that can be considered a forgivable loan. Non-profit organizations can apply to CMHC for \$10,000 in start-up funds, as well as a 100% mortgage loan and a grant of 10% of the total project cost.

Yet the jaundiced view of the federal government towards these groups is still evident in a CMHC brochure issued after the NHA amendments. Describing socially-oriented programmes, CMHC lists co-ops, non-profits, and what they call "more socially acceptable" things like public housing. Obviously, CMHC sees little likelihood of a co-op ever being acceptable. With such an attitude on the part of the money-lenders, the legislation alone is clearly not enough to help non-profit and co-op groups succeed. To make the legislation credible, Ottawa must be willing to make large sums of money available for loans to these groups, and willing also to overcome its biased and defeatist attitude on non-profit and co-op projects. Signs of any major changes in these directions are not now visible.

At about the same time as the NHA amendments were approved, William Teron was named president of CMHC for a seven-year term. A lot depended on this appointment; with new legislation and a new president, CMHC could have started off in broad new directions and made major shifts in emphasis. Judging from interviews and speeches given by its new chief executive, this seemed likely.

Teron, 40 at the time of the CMHC appointment, had a history rather like a Horatio Alger plot — from the dirt floor of a Manitoba farmhouse to a plush penthouse office in an Ottawa hotel tower built by his own company, from a Grade-10 dropout to a multi-millionaire developer. The facts alone made marvellous copy for the flood of newspaper and magazine articles that introduced the new CMHC president to the public.

Quitting school at 17 in Gardenton, Manitoba, Teron boarded a bus for Ottawa, where he landed a job as a federal-government draughtsman. Boredom and lack of challenge made him switch after four weeks to a job with a construction firm. Five years later he went into business for him-

self. At 40, he held executive posts and directorships with companies in Montreal, Toronto, and Calgary. His major mark was made with Kanata, a \$300-million Ottawa subdivision where Teron's attention to detail is best known in the omission of mail delivery so that neighbours will meet and chat every day at the post office. Another characteristic Teron project was the \$6.5-million Carleton Towers, a tasteful, glossy Ottawa hotel.

But journalists did not have to rely solely on the facts to conjure up extravagant visions for their readers. For these early stories, Teron provided a range of quotes that could easily have been appended to *Jonathan Livingston Seagull*. Clair Balfour quoted him for the Financial Times News Service on June 2, 1973 as saying, "Housing is the glue that holds a community together," and, "Housing should be responsible to the social condition, not the other way around." Balfour observed that "Mr. Teron talks like a philosopher and a romantic. He talks about satisfaction of personal aspirations, social participation, and dignity." A widely-quoted Teron dictum at the time was that he accepted the \$42,000-a-year CMHC presidency because "it's impossible". Just the job, it seemed, for a man who lived the life of a wealthy builder and used the language of a 'sixties flower child.

Teron's first public speech as president of CMHC was given in Toronto's Royal York Hotel on August 23, 1973 to a breakfast meeting of the 800 delegates attending the convention of the Association of Municipalities of Ontario. He was full of hopeful promises — CMHC would force housing costs down by keeping low interest rates, interfere with excessive profiteering in land dealings, make flexible policy to give people a choice in their housing. CMHC, he assured the group, would be decentralizing to make sure it responded to local needs. Branch and regional offices, aware of local conditions, would be given greatly increased authority and decision-making powers.

It sounded marvellous at the time, but it didn't happen that way. For non-profit and co-op groups interested in working with existing housing and providing for long-term rent stabilization and preservation of communities, the new CMHC president did not prove to be a white hope. Basically, Teron is a self-made man and a builder. He is interested in producing new units, and in seeing the little guy beat inflation by joining it, buying a home and climbing aboard the inflation bandwagon. Non profits and co-ops that did not include equity in their plans were not destined to appeal to him.

CMHC's emphasis had always been on the production of new units.



*The beautifully peaked Victorian house with an expanse of windowed veranda to catch the forenoon sun are features of a building across the street from the Cowley assembly that is available for a price in excess of \$130,000.*

They were never very excited about using their programmes to buy and preserve existing ones. Teron at the helm only reinforced this. The decentralization he spoke of could have produced a much-needed counterbalance, but decision-making somehow never filtered down to the Corporation's branch offices. In the case of the Don Area Co-operative Homes Inc. project in Toronto, the branch office was sympathetic and helpful from the start. The problems came from Ottawa, where the people making the decisions were unclear even on the basic cost figures before them.

Amid all the confusion, half measures, and jurisdictional impotence, then, what had been a tough problem at the beginning of the decade was a full-blooded crisis by 1974. Though we lacked solutions, we did have a new and fascinating topic of conversation across Canada, and a recurrent theme for all manner of studies, reports, recommendations, and news stories. Everyone had theories on the reasons behind the outrageous prices of houses in Canadian cities. It was the fault of the developers, all three levels of government, the post-war baby boom; it was inflation and speculation and mortgage rates up to 12 ½%. It was the staggering increases in construction wages and the cost of building materials. It was foreign money invested in Canadian land, bidding up real-estate prices.

Whatever the real reasons, owning a house became a luxury that lower- and middle-income families could no longer afford. And while the situation was bleak in all Canadian cities, the problem was at its most severe in Toronto, where house prices almost doubled between 1963 and 1971 and then doubled again by 1974. In 1963, a family could buy a new, three-bedroom house in Metropolitan Toronto for \$21,000, or an older three-bedroom detached house for about \$16,000. In 1971, the same older house cost \$31,000, while a similar new house was priced at \$40,000. By 1974, any kind of detached three-bedroom house within the Metro boundaries selling for less than \$60,000 was a rare bird. Between the spring of 1973 and the spring of 1974 alone, house prices rose in Metro by more than 40 per cent.

And if the majority of families could no longer afford to buy a house, the range of alternatives was also narrowing. In the summer of 1974, two-bedroom condominium apartments in suburban Toronto were selling for about \$40,000. The three-bedroom units started at about \$45,000. If buying was out of the question, renting a family apartment posed grave problems too. In new high-rise apartments, three-bedroom apartment units were advertised at about \$300 a month. In older and smaller buildings, the

rents were lower but rising rapidly. In the Ontario Legislature New Democrats called for rent controls. Party leader Stephen Lewis named six companies owning apartments in Metro who raised their rents by between 21 and 35 per cent in May and June, 1974.

An Ontario Welfare Council study published in January, 1974 showed that over 500,000 families in Ontario paid more than the general rule of thumb of 25% of their income for shelter. Looking at families in Ontario with incomes of \$3,000 a year or less, the Council found 54,300 families paying between 40% and 50%.

Many parents resent apartments not only because of the high costs with no investment value and the ever-increasing rents, but because they do not want to raise their children on the seventeenth floor, with elevators to play in instead of backyards. Low- to middle-income families find that the high-rise apartments in their range are open to crime and vandalism they would not face in owned houses or luxury rental buildings. But for many there was no choice, and joining the thousands of names on the waiting lists for public housing was not much comfort.



## 4

## The DACHI background

Whatever the changing sympathies of the various levels of official power, and there were many who suspected that change was but another disguise, the grass-roots neighbourhood movements flourished virtually unabated. This widespread phenomenon was producing some of its most volatile effects in the Don area of east central Toronto — stretching from Lake Ontario north to Bloor Street, between the River Don and Jarvis, most of this in the city's Ward 7. Seven such groups in the area came together in 1972 to form the Federation of Don Area Residents' Associations, known as FODARA. Their varied bailiwick embraced extensive public housing, numerous rooming houses, newer singles apartment towers, commercial strips, and single-family houses for a wide range of income levels.

Early on, FODARA decided that housing should be a priority consideration, and set up a committee to report on housing problems in the Don area. The committee went off and met, considered, and eventually produced a report saying there were too few housing units in the area, too many absentee landlords, and inadequate legislation to deal with the problems. Having fulfilled its function, it then disbanded. Inadequate legislation was a pretty discouraging roadblock.

A few months later, however a flurry of activity on three levels of government held out promise of legislative change. Most important, the amendments to the National Housing Act were under consideration by the federal government. The Ontario government had set up its own task force under planner Eli Comay to look into housing, and on the local level, Toronto Alderman D'Arcy Goldrick had begun meetings with his housing work group.

FODARA turned its sights back to housing, with a focus on the non-profit sector in anticipation of the NHA amendments. A few of its member associations were anxious to see the federation actually set up a non-profit housing corporation, but others were afraid this would drain its



*Carlton Street Cowleys looking west from the top of Dermott to Parliament, renovations and real dog in process.*

resources away from its other activities. The FODARA board eventually decided not to establish such a corporation as a body, but to authorize the community worker it had hired, Michael Stuart, to seek out interested residents and see if a separate corporation could be formed.

Stuart, 28, was to become the rather controversial president of Don Area Co-operative Homes Inc. (DACHI). While studying at the University of Toronto, he had helped organize two co-operative day-care centres there. Fanfares of publicity surround the sit-ins and parent takeover of the buildings involved. It was his first taste of organizing, and he liked it.

After leaving the university, he spent four months writing a play, examined the results — "a really terrible play," he recalled — and decided that he was not meant to be a playwright. At the same time he was abandoning a life in the theatre, FODARA was searching for a community organizer. Michael applied, and got the job. He was always interested in the idea of co-operatives and when the opportunity came along to organize a housing co-op, he jumped at it.

His leadership of DACHI was often criticized, especially from outside the corporation. Stuart is not a natural leader, and his tempestuous nature and frequent fevers of excitement often led to disruptions and scenes at meetings he nominally chaired. However several members of the DACHI board of directors credit the basically good-natured and completely dedicated Stuart with being the real heart of the project in its early stages, pushing hard to get it started and keeping up unflagging interest and enthusiasm.

Stuart got under way by meeting with two other members of FODARA's now-defunct housing committee on June 13, 1973, to discuss what was available under new federal housing legislation approved in Ottawa the day before, and consider what people in the Don area would be interested in joining their venture. Over the next two weeks, they talked to several people they thought might be willing to participate.

The first meeting of what would become Don Area Co-operative Homes Inc. took place on June 28 at the Community Secretariat, FODARA's office on Gerrard Street. Present at this founding meeting were Pat Walker, then a scientific consultant, and Frank Mills, an economist with a wide educational background in urban studies. Both men were to become key members of DACHI.

Walker and his wife live in a three-storey Victorian house on Carlton Street, directly across from the site DACHI ended up developing. Walker was working on his house, but was not interested in adding stained-glass windows where there were previously none. A robust individualist, he became involved in DACHI because he wanted to do something good with a group of people, but didn't see himself fitting into more conventional channels. "DACHI is sort of like our service club," he mused later one summer afternoon: "We wouldn't fit into a Lions Club or Kiwanis, and this is our form of service."

Frank Mills, whose extensive background in economics brought a vital financial wizardry to DACHI's planning, was also in on the group from the start. He and his brother had been in the York University environmental studies programme at the same time, and while they were there, "We got an urge to renovate a house." In the fall of 1972, they bought a house in Don Vale, renovated it and sold it.

"We were whitepainters," he said sheepishly, using the critical term often applied to the middle-class, inner-city renovation phenomenon: "Then we said to ourselves, well, that was fun but there are more exciting things, more meaningful things to do in life. It was at that point that we were becoming aware of what was going on, the role that non-profit housing could play, and the disastrous things that whitepainters en masse were doing. We decided that we should get on the proper bandwagon."

Mills had moved into Don Vale in April, 1973, renting part of a house on Sackville Street.

At the first meeting, June 28, those who turned out discussed basic aims for the group, providing non-profit housing in the Don area and stressing low-income rental housing. There was also the problem of finding other people, experts in their fields and residents of the area, who would and could help put together and implement a housing project.

"We were especially concerned by our need for a lawyer with a social conscience," Pat Walker recalled. A few members of the group remembered the residents' fight to stop high-rise development and the destruction of sound old homes at Dundas and Sherbourne Streets and the young lawyer who had represented their interests at the Ontario Municipal Board. They got in touch with him, told him about their ideas for a non-profit housing

project, and found that he was interested and willing to participate. Dennis Wood was at the next meeting and he eventually took on not only legal work for DACHI, but also the role of spokesman at public meetings.

Wood had articulated with and eventually joined McCarthy and McCarthy, a large and prestigious Toronto law firm. Living for a while in the St. James Town apartments northwest of Don Vale, he grew interested in the development battle shaping up on an adjacent site where the Meridian Group planned to tear down the houses and add the apartment towers of West St. James Town. He got involved with the residents' group there and led their fight at City Council and the Ontario Municipal Board. When the west Toronto Quebec-Gothic residents were looking for a lawyer on a similar development issue, they approached Wood and he agreed to represent them. Since he had also been involved in the Dundas-Sherbourne project on behalf of the residents, he was beginning to establish a pattern, and a reputation as the kind of "lawyer with a social conscience" that DACHI was looking for.

Wood had moved into Don Vale in October, 1972, when he and his wife bought a house on Sackville Street. When he first heard that a few people were trying to establish a non-profit housing corporation to save some of Don area housing for low-income tenants being forced out by redevelopment and renovation, it sounded good to him. "I was acutely aware of how roomers were getting buffeted around," he commented. "There was clearly a serious housing problem for a substantial part of the population of the Don area. I knew of the NHA amendments, and that the funding was theoretically available if a decent corporation was set up with competent people and a good mix of people from the area."

Wood looked over the DACHI group and found "a number of highly-skilled people who were prepared to dedicate a hell of a lot of time and effort to this project". He joined them.

At their second meeting on July 5, the group settled on a name, DACHI, prepared to set up a board of directors, and appointed Rob and Frank Mills to meet with CMHC officials for advice on how DACHI should get under way.

"We were really determined to get something started, fast," Frank Mills said. "The last thing we wanted to do was sit around at meetings month after month."

Two weeks later, DACHI established its board of directors, ten people who lived and/or worked in the Don area. They included Stuart as president, Wood, Mills and Walker. The others were: Keith Loffler, an architect who had recently bought a home in the district and was renovating it; Bill Stothers, who worked in the editorial department of the *Toronto Star*, a homeowner in the area who had been an incorporating director of a housing project for the handicapped; Marion Service, a high-school teacher active in local community groups; Mary Balogh, a single parent with four children 12-year area resident, tenant spokesman, and interested in living in the DACHI project; Pat Travis, a school-crossing guard and retired truck driver who had lived in the Don area all his life; and Hugh Taggart, a railway brakeman who lived south of St. James Town in a house adjoining the family hardware store.

Rob and Frank Mills had visited CMHC's Toronto offices and reported to the new board that official incorporation was important as a means of convincing CMHC that the group was serious in their undertakings. Besides starting incorporation proceedings, they said, DACHI should apply as soon as possible for a start-up grant, project approval, and the purchase of specific houses.

It was a tall order for a three-week-old organization, but the tasks were divided up and everyone went away that night with at least one assignment. Incredibly, at the meeting one week later, all were present with tasks completed and reports ready. DACHI was running high on enthusiasm, the only fuel it could ever count on to get things done fast. Wood presented rough copies of incorporation papers, and the hat went round for the \$20 incorporation fee. Houses for sale had been checked and figures worked out for co-op rents if they were renovated and operated to CMHC standards. Mills and Walker planned to do the same for land and apartment buildings.

DACHI decided it was ready to demonstrate its competence on a house right away, and should seek funds to buy and renovate one with tenants who had been continually moved around by developers. A week later, a final application letter for a start-up grant was approved and a copy sent to Dick Parkinson, manager of CMHC's Toronto branch, on August 3. The maximum available was \$10,000. DACHI received the \$9,350 it applied for, but did not learn this until mid-October.

Early in August, the DACHI board heard that another Toronto housing group was expressing the fear that if DACHI started buying up properties, there would not be enough suitable houses to go around. A committee was

appointed to attend the next meeting of the other group to discuss, the minutes recorded, "the non-competitive nature of co-op housing".

It was a busy time for the people involved in DACHI. Between weekly meetings, they were scaring up statistics, seeing government agencies, and preparing papers for discussion. Their reports covered basic and important points, and were written in a very straightforward way. One bore the title, "Ways to Get Money out of CMHC". Another August report touched something that would emerge one of the most pressing problems DACHI had to face — the organization of tenants.

"It is imperative that this housing corporation move as quickly as possible to organize users and potential users, and to involve them in the decision-making process of the co-op," Michael Stuart insisted in August: "It is essential that all potential users be brought into the working of the co-op in order that they and their needs, requirements and desires become the mainspring of the co-op's operation. When the first house is purchased, the residents of that house must become members of the co-op and must be able to participate in decisions about any renovations or changes in the house." Ironically, it was Stuart who would try again and again over the course of the winter to organize the tenants of DACHI's Cowley houses, never with satisfactory results.

Early in September, 1973, the board voted to ask for an immediate CMHC loan of \$400,000 to buy and renovate ten houses scattered through the entire Don area by the following spring. They hoped first to complete their detailed plan for two houses to prove their ability, then take on all ten as their first major project. The encounter with CMHC went well; local officials seemed prepared to support DACHI in their endeavours and help prepare materials; they were encouraging about the prospect of start-up funds.

A technical committee undertook to draw up an application for a bulk loan for the ten-house project the board had approved. It was not a matter of filling out a two-or three-page form; it was planned as a document of more than fifty pages describing the area, the corporation, and the project planned. The bulk-loan application had to be designed to convince CMHC that they should loan DACHI \$400,000. Members of the technical committee divided the Don area into 14 districts and picked ten houses for sale. They made lists for each house of renovations required, potential room size, and cost per room.

The board decided they must hire a project manager and an organizer as soon as they had enough money. Further discussions were held about the participation of the users of future DACHI units, and the board agreed that a staff member should be hired to organize them into a committee separate from the board. The board could then handle the technical details of the development, and the users' committee respond in terms of their own interests. It was not a difficult problem to work out before there were any DACHI units or users. Realities were to intrude on the smooth solutions. Board members realized that they would have to seek political support to get anywhere with their plans, but they were wary of putting pressure on local representatives of the various levels of government, and causing resentment rather than approval. They decided to consult other housing groups before taking any action.

In November, everything started to come together. DACHI became an official corporation with the document to prove it — crested, sealed, signed, and spelling out that “the corporation shall be carried on without the purpose of gain for its members and any profits or other accretions to the corporation shall be used in promoting its objects...” The new corporation also had its first major project description. The bulk loan document represented a staggering amount of work for several people involved with DACHI, and it was something of a blow to them when, just as it was finally completed, it instantly became obsolete.

It was discovered that a large Don Vale site, 36 houses and land suitable for infill housing, was changing hands. DACHI saw the opportunity to buy it from the new owners and use it for a more ambitious project than the ten scattered houses originally contemplated. It seemed ideal for DACHI's purposes — there were parks a few blocks to the east and a downtown streetcar a block to the west; the houses on the site were basically sound old buildings; the area was being heavily renovated, and the tenants in the houses on the site would not be able to afford to stay if the new owner renovated the buildings himself, or sold them off one by one for individual renovations.

The new owners of the property were represented by Ralph Van Ameringen Realty Ltd. A personable man, broad-shouldered with a wide, ruddy face, grey hair and moustache, Ralph Van Ameringen works out of a Cecil Street office that looks for all the world like the living room in a renovated Don Vale house — stained glass inserted in a bay window, a huge desk ac-



cross one side of the room and chrome-glass-leather furnishings in the rest of it. He repeatedly refused to name the clients he represented in his dealings with DACHI, but revealed a few months after the deal was closed that it was an investment group made up of three doctors, two chartered accountants and two manufacturers.

Van Ameringen's clients had moved on the Don Vale property as another sale was being concluded for it: they bought the accepted offer. They planned to renovate the existing structures and build infill townhouses, and hired architect Jerome Markson to draw up plans. The day before the deal closed, Van Ameringen and Markson took their preliminary plans to Howard Cohen in the City planning department. Cohen said that the scheme seemed feasible, but suggested they talk it over with the local residents' association before taking action.

The site was in the ward represented on City Council by Alderman John Sewell, who had built up a strong reputation for fighting development of behalf of citizens' groups, and Van Ameringen readily agreed with Cohen's idea. "I knew that it was John Sewell territory," he said: "Why should we fight the citizens if we don't have to?"

He called Janet Howard, president of the Don Vale Homeowners and Residents Association, and learned that there had been rumours in the area that the new owners planned to raze the site and put up high-rise in place of the two- and three-storey Victorian houses. Briefly, Van Ameringen outlined his clients' plans, and suggested a meeting.

The meeting took place in the last week of November at the Shadow Cabinet, Janet Howard's bookstore. Van Ameringen and Markson arrived to find the small shop packed with people. Sewell was there with his assistant, Susan Richardson, as well as Pat Walker from DACHI and several members of the residents' association executive. The atmosphere was hostile; the air bristled with animosity towards the realtor. "They all eyed me very suspiciously, and I suddenly felt like the big bad wolf developer, the bad capitalist trying to take money from poor people," Van Ameringen recalled.

Markson showed the rough sketches he had prepared of the site, sketches that strongly resembled the plans DACHI eventually refined and adopted. Sewell spoke explaining to Van Ameringen the group's fears that a large number of working-class tenants would be forced out of their homes when the houses were renovated and sold at high prices. He asked



if the new owners of the site would consider selling it to a non-profit corporation. Van Ameringen said he would have to check with his clients.

It was the beginning of many hectic days of meetings and conferences involving DACHI and sub-groups of DACHI, Van Ameringen, Sewell, and executive members of the residents' association. They met in homes and offices and restaurants; they calculated and debated and reported back and forth to one another.

Members of DACHI went into high gear to work out a proposal for buying and developing the property. The day after DACHI was incorporated, and a few days after the bookstore meeting, the DACHI board and the people who had been working with them met in the Community Secretariat, and the proposal completed at such dizzying speed was presented for their consideration.

Van Ameringen's clients were willing to sell to DACHI for a price in the area of \$1.6 million, which would include the \$1.375 million they paid for it, \$150,000 profit and all their costs such as surveys, legal and maintenance fees and realty taxes. "It was a sweet deal for them," Dennis Wood commented many months later: "They had paid \$150,000 cash for the property and took the rest in mortgages, so they were getting an instant 100 per cent profit."

DACHI members had met with CMHC officials to discuss the Don Vale site, and were encouraged by their reaction. CMHC was ready to release the start-up grant money for DACHI to use to secure the option on the property if that were to be necessary. DACHI authorized its technical committee to continue negotiations for the purchase of the site, and to pay between \$1,000 and \$10,000 to secure the option.

Van Ameringen's clients had put him in full control of their end of the negotiations, and he was intrigued by the thought of selling to a non-profit group. "I liked the idea — the project was worth trying," he said later: "And I had no reason to worry. It's the hottest real-estate area in town; all the property could do was go up in value. We could have made \$750,000 by renovating the houses, building the infill and selling them one by one, but a \$150,000 profit wasn't a bad idea.

"I became sympathetic to DACHI — I thought they had an interesting project and I strongly advised my clients to go along with the deal. We had nothing to lose."

Van Ameringen's clients had already entered into a \$10,000 contract for renovations, and a few houses on Carlton Street were being sandblasted. This was included in the purchase price, and the income from the tenants while they held the houses was deducted.

Van Ameringen's "nothing to lose" attitude came in handy for DACHI in the negotiations, and his interest in their project eased the way for an agreement under which DACHI would secure the option for one dollar. On December 6, 1973, Stuart, Walker, and Wood initialled a dollar bill and gave it to the realtor. A three-page option agreement was signed and attached to a technical description of the property. The co-operative was agreeing to buy the site from Van Ameringen's clients, called 251012 Holdings Ltd., for \$1,622,757.56, pick up the option by February 5 with a payment of \$5,000, and close the deal by paying the balance by March 5.

DACHI was in business.

## 5

## Getting Under Way

On December 5, 1973, the day before DACHI representatives and Van Ameringen signed the option agreement for the Cowley houses, the co-operative group laid their preliminary plans before a general meeting of the Don Vale Association of Homeowners and Residents.

Given the variety of interest groups within the association, it would not have been difficult to predict the storm of controversy which instantly arose. Yet the meeting decided that DACHI's plans warranted further study, and set up a committee to look into them and report back to the next general meeting. The residents' association carefully selected the seven-person committee to include representatives who reacted favourably to the idea of a non-profit co-operative project, those who reacted against it, and those who were unsure. Its instructions were to study DACHI's proposals and "all proposals" for the Cowley houses, in other words investigate the DACHI plan in conjunction with any plan of Van Ameringen's clients. Over the next month, DACHI people worked furiously to put together a detailed feasibility study showing exactly what they wanted to do with the Cowley houses, while the residents' committee tried to keep up with every step.

Its report began with a brief description of Van Ameringen's rather sketchy plans for the site, converting to expensive townhouses and perhaps adding some infill on the vacant land. Some of the houses could be sold off unrenovated, Van Ameringen had told the fact-finders. There was background material on DACHI's roots in the Federation of Don Area Residents Associations and the recent amendments to the National Housing Act. The directors on DACHI's board were listed, and it was pointed out that all lived in the Don area — three in Don Vale itself.

The report discussed membership in the co-op, and made it plain that it would be open to anyone in agreement with the co-op's aims and objectives; people could withdraw from the co-op whenever they liked. Eighty per cent of the housing units in the co-op must house members. Directors, who must be co-op members, are elected by ballot to a one-year term, with

possible re-election. The board of directors were to be elected at an annual general membership meeting, and the directors must meet at least once every three months. The report went on to list the reasons that would be used to oust a director when necessary, including one that would come in handy for the DACHI board later in the year: a director must not miss three consecutive meetings without notice. When the board was re-structured early the following autumn, the few directors who had not bothered to show up meeting after meeting were replaced.

The report also contained a digest of all DACHI's financial calculations up to that time. The committee detailed the \$1.6-million property cost plus estimated costs of renovations and new construction, and pointed up what grants were expected to offset some of them. DACHI was then operating on its CMHC start-up grant of \$9,100 and a \$21,000 LIP grant.

The residents' committee gave the people of Don Vale a detailed outline of what the co-operative would be all about, and what its effects would be on the community:

### Ownership and Management of DACHI

DACHI, the Don Area Co-operative Homes Inc., is a corporate entity set up under the Corporations Act of Ontario as a corporation without share capital. Unlike most companies in which one can purchase shares and own a portion of the business carried on by that company, DACHI does not have shares. No one can own DACHI. However, while there are no shareholders, there will be members who while not owning the company will have full control over its operations.

One of the concerns expressed by the last general meeting was the manner in which this control will be exercised. From our examination of the letters patent and by-laws of the company, the following seems to be the situation.

The by-laws as presently stated provide that the member-tenants will elect from among themselves a board of 10 directors who will direct and control the operations. In the co-op, under the requirements of the Corporations Act of Ontario, each member-tenant is limited to one vote and there can be no proxy voting. These directors must report back to a general

meeting of the member-tenants, their electors, at least every three months.

The daily affairs of the co-op would be managed by officers and employees. These individuals are elected or appointed by the board of directors and their salaries will be set by that board. The officers can be removed by a majority resolution of the board, and the members of the board themselves must stand for election each year.

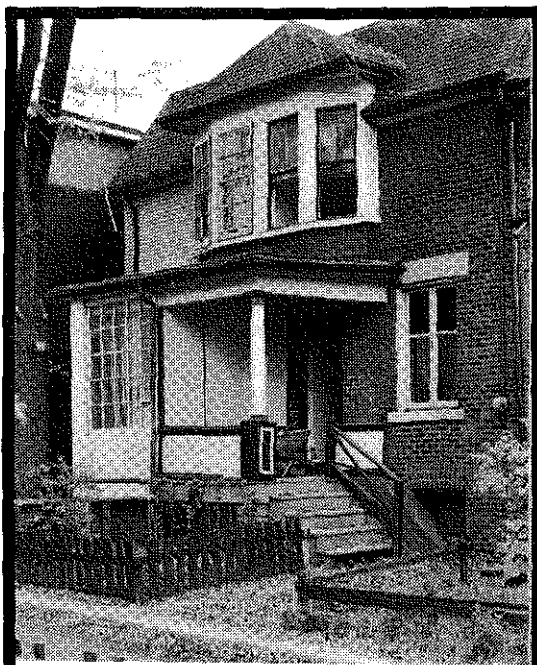
The management of the co-op must be carried on within the constraints placed on it by CMHC. They have specified a standard of maintenance and require that a fund be established and maintained by putting aside a portion of the rents to provide for major repairs and replacements. It is expected that the level of maintenance will be critical due to the extremely high population density in the project.

An area of concern connected with management was that of conflict of interest; that is, while the co-op is to be run on a non-profit basis, individuals connected with it could benefit from excessive "fees" earned from the co-op or lucrative contracts with it. The by-laws as yet do not deal with this situation, but the committee was informed verbally by Dennis Wood of DACHI that a by-law was being written to prohibit members and directors from drawing salaries or fees from DACHI or entering into contracts with it.

As a further check on management an audit is required each year by an auditor appointed by the members. He has full access to the records and the right to require the directors and officers to produce any information he needs to complete his work. His report, together with the financial statements, must be laid before the members at each annual meeting.

While DACHI has set up a responsible management system, any company and DACHI more so than most, depends on a spirit of good will and co-operation among all of its members, directors and employees, if it is to function in the best interests of the member-tenants and the community.

A great deal of the controversy surrounding the DACHI proposal had to do with the management policies to be followed as they dealt with criteria for membership and tenancy. The only statement in the by-laws is, "Membership shall be open to all who are in agreement with the aims and objects of



*Well-maintained existing housing on Dermott Place, where uneasiness about the co-operative's plans has been extremely persistent – residents of the new DACHI housing would need Dermott as a thoroughfare.*



the co-operative." However, the terms of the CMHC financing limit the tenants to low-income floor to ensure their ability to pay the rents asked by the co-op. While there are qualifications limit the tenants to low-income families as defined by CMHC and also establish a tenant-income floor to ensure their ability to pay the rents asked by the co-op. While there are qualifications for membership, the restrictions on tenancy are looser in that only 80% of the suites need to be occupied by the members and seemingly the balance can be rented out to the public.

As to the ownership of the land and houses, as presently set up the corporation will have title to the real estate and not the member-tenants. Since the member-tenants do not own shares in the corporation they have no ownership or equity in their homes. This has both recommendations and drawbacks.

For example, take a family that has lived in the co-op for a number of years during which time they will have paid rent to the company. This rent has not only covered the expenses of their accommodation but has helped the company purchase its property by paying off the mortgage. When this family moves out of the co-op, since they have no equity in the corporation or the property, they will receive nothing for relinquishing their home in spite of the fact that they have helped pay for it.

While this can be seen as a hardship on the leaving member it is a benefit to the new member who replaces him for it allows the new tenant to enter the co-op without making a down payment equivalent to the former member's equity.

A further question was raised as to the situation that would prevail when the mortgage has been fully paid off by the members in 40 years, probably long after most of the initial member-tenants have died or moved out. Excluding all other influences the rent should drop significantly at that time and remain lower than it would be if the mortgage interest and principal payments had to be made. However there are a great many other factors which will have a direct bearing on the rents and these must be accounted for: for example, the need for rehabilitation of the then 40-year-old "new" row-houses, capital replacements in the renovated houses, escalation of taxes, utilities and maintenance costs, and finally the future management's policy towards rent levels in relation to expenditures.

It should be stressed that the co-op can continue indefinitely.

ly as long as it is solvent, meets its financial obligations, and the members wish it to continue. However, if the co-op does not continue, it is prohibited by its own letters patent from distributing the homes to the member-tenants but must donate them or the proceeds of their sale to a charity.

The aim as stated by DACHI in their list of objectives for the Cowley houses is "to provide a mix of unit types to correspond to identified housing needs, specifically for roomers and families".

DACHI has presented their final report to this committee and indicated that it, as a group, has worked through many alternatives for the site and the present form of development involves the lowest capital cost to DACHI and the lowest rates to the future residents of the co-operative.

The current proposal is a combination of varied types of dwelling units in the existing homes and the construction of 36 new townhouse units. The varied types of units in existing buildings are as follows: 56 rooms, 18 mini one-bedrooms, 11 one-bedrooms, 12 two-bedrooms, 9 three-bedrooms, 9 four-bedrooms and 7 five-bedrooms. The new townhouses will be three-bedroom units.

The annual income ranges to be served by the DACHI proposal are between \$3,200 and \$4,300 for the rooms to between \$8,800 and \$11,700 for the new townhouses. The first and lower figures in each level represent a rent/income ratio of 33%. The latter figures in each level reflect a rent/income ratio of 25%. The breakdown on the basis of monthly income is as follows: \$270 and \$350 for the rooms, and \$730 and \$925 for the new townhouses. CMHC has put a ceiling on a family's income for co-operatives and DACHI would be regulated by this standard. Sample monthly rents for the various units are as follows: rooms \$99, one-bedroom units \$130 — \$155, two-bedroom units \$180, three-bedroom units \$225 — \$250. The new three-bedroom homes would be \$250. The rents charged would include mortgage repayment, taxes, contingency fund contribution, maintenance, and all utilities.

DACHI indicated its desire to this committee to reduce rents for the co-operative even further, but indicated that under current financing and cost proposals it would be impossible. If subsidies become available at the provincial level,

DACHI indicated its willingness to apply in an attempt to further reduce the rents and serve the needs of even lower income groups.

Concern has been expressed for the future of the present tenants of the Cowley houses. DACHI has also expressed this concern and has been in contact with these residents. The residents have formed their own group called the Cowley Residents' Committee. They have stated that they are conducting surveys to determine the ability of the current residents to meet the proposed DACHI rental rates. At this point, we have received no real assurances that the present residents will be provided for. DACHI has also expressed its desire to work with the residents' committee for further definition of the residents' needs and to incorporate their suggestions into the final development.

The proposed priorities for membership in the co-operative have not been stated in any detail in the DACHI proposal. DACHI has said that as their initial reason for organization stemmed from the lack of adequate low-cost housing in the Don area their primary concern lay in the Don area and because the Cowley houses are located in Don Vale, some association with the Don Vale community by a prospective member would be desirable. Other criteria to be considered would be a prospective member's needs in terms of income and family size. It is important to note that the present residents of the Cowley houses would be given priority for membership in an attempt to cause as little dislocation as possible.

Some questions have been raised regarding the numbers of children the co-operative would accommodate. There are no exact figures available; however, it would be possible for it to house between 158 and 202 children of varying ages. These figures are based on projections of varying bedroom usage. The DACHI proposal incorporates plans for individual yards for each of the new townhouses plus shared yards and open space for the existing buildings. Plans have also been included for two small "tot lots" or specific play areas.

Interest in serving people with special needs has also been expressed by DACHI. They have indicated their desire to make some units available to handicapped residents, i.e., ramps for wheel chairs.

Various questions of non-housing needs for the residents of the co-operative were posed to DACHI. DACHI has indicated that its main objective is housing but has also stated that the particular location of the Cowley house development has already provided for some non-housing needs. They point to the proximity of the development to public transportation and shopping facilities on Parliament Street. "A local community centre with day care facilities is one block away. Riverdale Park and recreation centre is within five minutes' walk and all levels of schools are close by."

#### DACHI Proposal

The DACHI proposal identifies four-and five-bedroom units as rented out as rooming units which influenced the statistics in the following manner:

Using single-person occupancy per bedroom, the population count is reduced by 56 from 112 while the rent per unit is increased to an amount of \$360.00 per month for a four-bedroom, \$450.00 per month for a five-bedroom; if rented on a family unit basis, these units would rent for approximately \$275.00 and \$305.00 respectively.

The population count per bedroom is established at one person per "room" for one-bedroom mini and roomer accommodation and two persons per bedroom for all other accommodation.

#### DACHI Density Statement

The population projected is 414 persons while the unit count is 100; these translate to 176 persons per acre and 42.5 units per acre. The present site has 42.6 and 75.5 persons per acre and 17.1 and 24.8 units per acre which must be discredited as the area includes large areas of vacant land, commercial areas, and parking lots. Comparison must be made against acreages elsewhere in Don Vale where figures of 1.03 to 60 persons per acre and 39.1 to 25.5 units per acre are high-low means in the Don Vale area. Other areas of Toronto that would serve as useful comparisons are projected densities of the Dundas-Sherbourne development, 336 persons per acre and 84 units per acre; "Hydro" block, 210 people per acre; St. James Town development is approximately 350 people per acre and 200 units per acre. St. James Town is approximately

six times the average density of Don Vale in units per acre (gross) and  $3\frac{1}{2}$  times in people per acre. The DACHI proposal would be approximately 2 times Don Vale in people per acre and  $1\frac{1}{2}$  times in units per acre.

If the density of the DACHI proposal were reduced by 20%, then the economic impact is a 4% increase in rent. The children population produced would be approximately 158 to 202. (Children age and number ratios cannot be predicted as exact tables do not exist.) The Don Vale schools, other than Castle Frank High School, have shown a 35% to 50% decline since 1961 and 12% to 30% since 1971 so that any increase might be considered beneficial.

There is no traffic study available other than for perimeter streets such as Gerrard and Parliament Streets. DACHI are proposing 50 cars for the 77 units (65%) excluding rooms. St. James Town provides 100% parking. The zoning by-law requires 100% parking for residential.

#### DACHI Physical Design

The present design sketches propose 36 new row-houses as an "infill" approach. Access would be off Dermott Place and new lanes off it would serve all parking. All these new units would have private gardens. The rehabilitated properties as multi-family buildings would have gardens, though not private.

The two-storey row-housing would be sympathetic to the scale and texture of the existing properties. The plans do not as yet provide for separation of cars and people and the solution of play areas. The design is preliminary and should be subject to comments about access (pedestrian and cars to back yards, garages, etc.). The opportunity might be seized to improve parking lanes, etc., for adjacent properties as a positive effect on them. The DACHI proposal would have minimum impact on private property as the bulk of the new row-housing is located against commercial areas, parking lots, or DACHI-rehabilitated residences.

Community facilities such as day-care centres or extra rental parking for other than tenants are not provided. Play lots have been provided within the area but limited in size and number.



*A typical pair of Don Vale semis provides the backdrop for some great downtown kids doing their thing.*

In preparing their report, the Committee had help from Joe Berridge, an able young City planner. Berridge had been working for the Ontario Government and left to join the City planning staff in November, 1973, just in time to be assigned to DACHI as the Cowley houses project came up and the real excitement started. Sympathetic to the co-operative group's aims, he tended to be rather pessimistic about it all working out. He was willing to throw himself into the project, though, and almost immediately found himself part of a small group labouring day and night to put together a feasibility study for the Cowley houses plan.

Berridge, Frank and Rob Mills, Pat Walker, and architect Brian Hall met at one another's homes on weekends and weekday nights. They sat in the Walkers' kitchen for hours poring over ideas and plans; they went through the Cowley houses taking pictures, inspecting conditions and measuring everything; then they collected all their information and tried to find ways to make a project work financially. They went into it all in incredible detail, sometimes working until 2 or 3 in the morning.

"My initial feeling was that it wouldn't be economic at all," Walker said: "We all had something of a middle-class mentality and we were stumbling on things that weren't necessary in the first place, like ornate trim, and dimmer switches on the lights. Finally we came to a point where we recognized that many of the things we were including weren't necessary for good living, and we went back to the beginning, eliminated the frills, and came up with a second set of figures." This time it looked as if it could work. Elated, they began to pull everything together.

Fortunately for DACHI, City of Toronto planners had recently completed a feasibility study for the project the city was involved in at Dundas and Sherbourne Streets. DACHI was able to use that study as a model for their own, and compare the figures in the City report to those they had prepared for the Cowley houses.

Basically, DACHI was working with 36 houses and the land around them. To make the project work they had to figure out some balance of selling, renovating and building. This decision was to change several times over the course of planning the project. If renovation costs for the five houses on Dermott Place turned out to be too high, the buildings might have to be demolished, or several of the houses along Carlton Street could be sold to provide added funds. There were alternatives as to what and how much new construction to take on, depending on what conclusions were reached with the alternatives in converting, selling and demolishing.

The zoning by-law would allow 36 new row-houses to be built on the land between Spruce and Carlton Streets, 24 houses west of Dermott Place, and 12 to the east.

The plan they eventually settled on and outlined in the feasibility study, involved selling seven houses, demolishing five, converting 24 to flats and rooms, and building 36 new ones. The houses to be converted would provide 56 rooms and 50 flats ranging in size from one to three bedrooms. The rents were set at a range from \$99 monthly for a room to \$250 a month for a new three-bedroom house.

By selling seven houses, the group calculated that they could decrease the cost of the whole project by seven per cent. They used this in their \$2,869,678 estimate of the total project cost, including land, renovations, new construction, services, carrying costs, and fees for legal and consultants' services. The figure was reduced by taking into account a ten-per-cent CMHC grant and grants of \$2,500 per apartment under the federal Residential Rehabilitation Action Programme. They then calculated the total mortgage as \$2,440,960.

At the same time the DACHI board set up a development schedule by which all existing houses would be renovated and occupied by the following winter, and new construction would start in the spring of 1975.

The feasibility study included detailed figures for renovating and converting three sample houses on the site. One of these was 44 Spruce: the study went over the exterior and interior of the building showing current condition and repairs needed, and estimated how much each item would cost. The exterior costs were \$2,710 for roof repair, new eavestroughing, chimney pointing, scraping and painting the wood surfaces, installing storms and screens of the windows, fixing the outside wiring and the steps, and removing an old shed. Inside repairs needed were extensive, and were estimated as costing \$13,780. The house needed new plumbing and some electrical work as well as repairs to the heating system; the doors and windows needed work; there was a lot of carpentry to be done, and painting, and the floors needed refinishing. DACHI figured that the entire job could be done for \$16,290, which came to \$8.07 a square foot.

Only by taking this kind of intensive look at each house could realistic



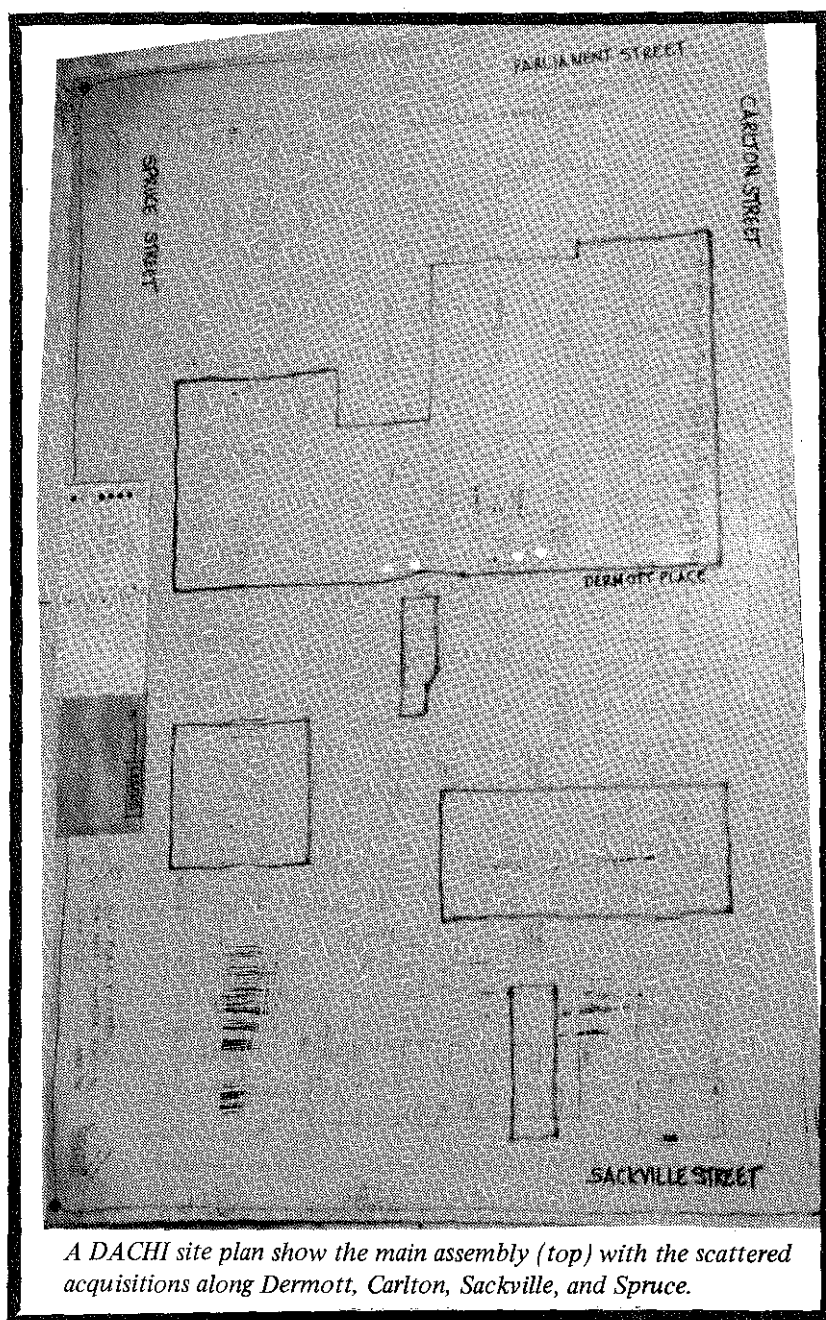
figures be prepared for the project. It was a job to which DACHI came well prepared, because of the care they had taken in finding people with the necessary expertise to participate.

Discussions at board meetings were pointing up the need to involve the tenants of the Cowley houses in the project from the start. DACHI canvassed the tenants and explained what they were trying to do. Sue Abela, a community worker who had been involved in the founding of DACHI, did some canvassing and held two meetings with the tenants to keep them up to date with DACHI's plans. A tenants' committee was set up, with the idea that it would work with the DACHI board over the course of the development and evolve eventually into the group which would take over the project management.

Most tenants went along with the idea of the co-operative. After all, the alternative offered by Van Ameringen's clients was, sooner or later, eviction so that their rented flats and rooms could be converted to luxurious townhouses. A few tenants were quite enthusiastic, and helped with the canvassing and organizing. Generally, however, they were apathetic. No one was terribly interested in holding long and frequent meetings over something with such an uncertain future.

All the enthusiasm, all the willingness to work late nights to the point of exhaustion, came from the DACHI people. The tenants were more interested in going about their daily lives and waiting to see what happened. They hadn't started a co-op. They had always been tenants with landlords, and were unsure about the ideas being thrust at them about being their own landlords.

It would take many, many months before any tenants really started to take an interest in the project and show any desire for active participation. In the early stages, despite all the sterling sentiments about tenant participation, expressed at DACHI board meetings, the Cowley-house tenants just didn't much care.



*A DACHI site plan show the main assembly (top) with the scattered acquisitions along Dermott, Carlton, Sackville, and Spruce.*

## 6

## From the jaws of victory

The two-and-a-half storey house on the west side of Metcalfe was once once of the more squalid rooming houses in Don Vale.

A few large rooms had been partitioned into tiny living spaces where 22 people lived much too close to one another for comfort. The house was literally falling apart around them, a point that was not missed by city inspectors, who slapped \$12,000 worth of work orders on the building and closed it down as a rooming house. Searching for words to describe the state of the house, a neighbour at last shook his head and murmured, "an absolute disaster".

Today, the house would be unrecognizable to roomers who lived there in the late 1960s. From a complete shambles, it has been turned into something of a monument to Renovation. The rotting brick on the front and sides of the exterior has been replaced. There are new floor joists, new plumbing and a new furnace. Not one original piece of wire lurks in the whole building. And a new two-storey window in front runs from the second floor up to the decked study that is now the top half-storey.

The one responsible for this transformation is Garry Stamm, who now owns and inhabits the house with his wife and two pre-school-age children. Stamm is the kind of person who can do nothing in half measures. Once his mind is made up to something, be it renovating a house or opposing DACHI, he will throw himself into it like a man possessed.

He bought in October, 1971 with a borrowed \$2,000 down payment against the \$25,000 price. It was, he says "in appalling condition — not fit for an animal shelter". After three years and much work and \$20,000 in renovations, it is a townhouse he is proud of.

In Stamm's briefs and speeches and interviews about DACHI, he sets out long lists of reasons why he opposed it so passionately. Some are complex, having to do with zoning laws and parking requirements, but one summer evening, as he sat in the office he has on the second floor of his house, Stamm admitted to a simpler reason. "I never got much involved in community activities before this," he said: "But I spent a lot of time and

money rebuilding my house and I expected this community to go on with people like myself, people who would do the work personally."

He hastened to add that he didn't care what income range the people he had expected to live around him would have, but he didn't try to suggest how low-income families could borrow to save anything like the \$45,000 his house had cost him that far.

Stamm is a small, dark man, 30 and intense. He never seems quite at ease: even sitting with friends in his own back yard, he moves about nervously, talks without interruption. His speech is as rapid and forceful as machine-gun fire, and one thought seems always to lead him to another. A listener has to do little but ask one or two questions on a subject Stamm is exercised on, then sit back and say, "Oh, yes," from time to time.

Stamm has campaigned hard for Progressive Conservative candidates in his area and his basic political beliefs seem closely allied with those of the PC party. One of his concerns about DACHI is that not only is it a non-profit corporation, but residents in its projects will have no equity in their homes. "It assumes that profit is immoral," he snaps: "That is ridiculous." The only explanation he could find was that the people involved in DACHI "don't understand what profit is — they should take a first-year course in economics."

Stamm felt himself qualified to lead the opposition to DACHI because his house is only half a block from the Cowley site, he has indisputable gifts for organization, works currently for a firm of planning consultants and has in the past worked on housing issues in other parts of Canada.

He was born in a part of Germany which is now in Poland, and with his parents immigrated to Canada as a child. Growing up in a small prairie town in Saskatchewan, he took an economics degree, worked briefly as an economist in the west and moved east to work for the Central Mortgage and Housing Corporation, then for public housing corporation of New Brunswick. Since 1969, he has lived in Toronto, working for the Ontario government, then as a private consultant.

While the DACHI group long lacked any effective organizational sense in drumming up support in the community, Stamm made the opposition into a marvel of organization. He was on the original committee estab-

lished by the residents' association to look into the DACHI proposal, but before that committee even reported, Stamm was canvassing his neighbours and getting in touch with politicians to protest against DACHI plans.

The first document he prepared was a night-letter sent on December 14 to eight people, including politicians at the city, provincial and federal levels, and CMHC officials. The night-letter had two pages of text signed with more than fifty names. It briefly identified DACHI and the Cowley site, and pointed out that the owner of the site, Van Ameringen's client, was starting to renovate the houses. DACHI, the night-letter claimed, wanted to "simply replace committed private funds with federal public funds while providing the developer with spurious profit at public expense". Its signatories were asking to meet with a CMHC representative to "examine the problems anticipated and to discuss alternatives to the proposed development".

It was sent to then Urban Affairs Minister Ronald Basford, CMHC president William Teron, CMHC regional director Houston, CMHC Toronto branch manager Dick Parkinson, Toronto Mayor David Crombie, ward Alderman Karl Jaffary, and Margaret Scrivener, the provincial Member of Parliament for the area. Mrs. Scrivener replied immediately, Stamm said: the others did not reply at all.

In fact, Mrs. Scrivener met with Stamm and his neighbours, discussed the issue with them, and agreed to help. On December 20, before she had met with anyone from DACHI, she sent a letter to Urban Affairs Minister Basford urging him to reconsider any decision to loan money to the project. "It is the view of the Don area residents that this (the DACHI project) would be a misuse of public funds," she wrote, overlooking the fact that the residents' association had a committee studying the project and had not yet taken a position on it. "Private enterprise can do the same job," she wrote, ignoring the point that private enterprise would provide renovated homes far beyond the means of the low- to medium-income people DACHI was aiming to accommodate.

Stamm and 27 of his neighbours sent a telegram to their federal Member of Parliament, Energy Minister Donald MacDonald, its message similar to that of the December 14th night-letter. The campaign was under way, its tone set by the wording of the telegram, which claimed in part:

"DACHI proposes to pay the owner (of the Cowley prop-

erties) a profit of \$150,000 - in excess of 100 per cent profit after two months - with public CMHC funds in order to turn the properties into a co-op housing project as defined by Section 2 of the National Housing Act. Please note these properties will not revert to private ownership. This simply replaces the committed private funds with federal public funds while providing the developer with spurious profit at public expense."

The telegram left the distinct impression that DACHI and Van Ameringen's clients were working up a shady deal from which both could profit in some immoral way while the taxpayer picked up the bill. It implied, as did Scrivener's letter to Basford, that the people eventually accommodated in the Cowley assembly would be of the same income levels no matter who renovated the houses, and ignored any social purpose behind DACHI. It made the CMHC loan sound like a grant of millions of dollars. It refused to acknowledge a co-operative corporation as "private ownership", leaving the impression that the scheme would be either unwanted public housing or something else equally vague and horrible. And the telegram used such shocked tones in referring to profit for the owners of the Cowley properties - a telegram put together by the same Garry Stamm who would later say "assuming profit is immoral ... is ridiculous".

This is the kind of campaign that was to be used against DACHI for many months: ripe with innuendo and distortion of fact, full of frightening implications never explained. It is the kind of campaign that must be combated by a powerful positive thrust, a full blast of the complete, undistorted facts, but this was something the DACHI group did not accept for almost a year.

Stamm was easily able to find support for his opposition to the DACHI plan, not only by misrepresenting the project as the telegrams did, but because of the defensive postures that seem to come naturally to people who think their property values are threatened. Property values had been shooting up in Don Vale at an enormous rate, and it was not hard to make those with homes near the Cowley properties fear a change in this trend.

In public, Stamm insisted again and again that no one in the area had any fear of what DACHI would do to property values, but when he said that to a reporter in his home one evening, in front of his friend and neighbour Stewart Brown, Brown looked very surprised. "But Garry," Brown

protested, "if that (the Cowley houses) becomes a slum down there, you know that will affect the property values on our street." This was obviously a powerful motivation among those supporting Stamm's campaign. For many, it was probably not clear until the following October, when the first houses in the project were renovated, that DACHI was not turning them into "a slum" and that they were in fact to be indistinguishable from other renovated houses in the area. Although DACHI recognized this fear in many members of their opposition, they did not find a way to convince people that the fear was not well grounded.

Stamm recognized the need for organization, and asked Margaret Scrivener's advice early in January. She arranged for him to meet a man named Scott Hall, who later became a member of her own staff, and he took over the organization of the DACHI opposition. Hall's work on political campaigns served as good experience for stirring up Don Vale against DACHI.

His involvement began on January 5, 1974, when Stamm met him at the Holiday Inn behind Toronto City Hall. They spent three hours in the upstairs bar of the hotel. Stamm emerged vastly impressed. "He was incredible," Stamm recalled, months later: "I told him the whole story and he took it all in and never had to ask one question." So without question, Hall accepted everything Stamm had to say and pitched in full-time without pay. "He agreed to help us, and we never paid him a nickel," Stamm says: "I don't know where he got his money."

Mrs. Scrivener offered her riding office as a centre of operations. Hall was based there and handled matters in a highly professional way that made DACHI's feeble and disorganized attempts at public relations look ludicrous. In the Toronto *Globe and Mail* on January 23, Graham Fraser described the set-up: "It looked like election time all over again. Scott Hall, sitting in the office on Gerrard Street which Conservative MPP Margaret Scrivener operates as a clinic for her St. David constituents, was on the telephone. As he spoke, he glanced occasionally at a well-marked map of Don Vale on the wall and fingered a list of canvassers. 'Look, we're getting into high gear again,' he said to one caller after another. 'There's a meeting of the brains trust at 6; can you make it? Good.' "

By that time, Hall had been hired by Mrs. Scrivener. It is interesting to examine her part in the opposition to DACHI's Cowley houses project in the light of her public role in seeking solutions to housing problems. For as a matter of fact Mrs. Scrivener is parliamentary assistant to Ontario's housing minister. Less than a year before she donated her office and staff

to fight DACHI, she was a member of the province's government-appointed advisory task force on housing policy. She signed that body's report which included recommendations for government encouragement and support of non-profit and co-operative housing projects.

Apparently she recognized the irony of her situation, because in Hansard, March 15, 1974, she is recorded as raising a point of privilege in the Legislature over an article in the *Globe and Mail* that referred to her anti-DACHI stance.

### POINT OF PRIVILEGE

Mrs. M. Scrivener (St. David): Mr. Speaker, I rise on a point of privilege to draw your attention to an article published on page 5 of this morning's *Globe and Mail*, which refers to the member for St. David. By its wording and presentation - and there is no qualification - I believe the *Globe and Mail* has published a statement which is misleading and inaccurate, and which implies that I am against co-operative housing. Mr. Speaker, this is not true.

Mr. S. Lewis (Scarborough West): It certainly is true.

Mrs. Scrivener: The article in question specifically refers to my opposition to a co-operative housing proposal in Don Vale, although, Mr. Speaker, I have publicly stated that I opposed this particular proposal on the grounds that it is badly planned, would consume valuable open space and is below the minimum standards required for similar residential development in the city of Toronto.

Mr. Lewis: The member is destructive of co-op housing. She always has been.

Mrs. Scrivener: Under the circumstances, Mr. Speaker-

Mr. J.A. Renwick (Riverdale): It is not a question of personal privilege.

Mr. D.C. MacDonald (York South): It is a debate.

Mrs. Scrivener: -I wish to set the record straight and place the matter in proper and truthful context-



Mr. Renwick: There is no privilege involved in that. The Globe and Mail statement is perfectly accurate.

Mrs. Scrivener: -by presenting to you a public statement which I made on Jan. 22, 1974, and an article I wrote which was published in Seven News at the end of January. These describe my reasons for not supporting the co-operative housing project in Don Vale.

Mr. Renwick: It is a perfectly accurate statement in the Globe and Mail and couldn't have been more accurate if I had written it myself.

Mrs. Scrivener: I hope that these can be included in the Hansard record.

In addition, Mr. Speaker, I believe that the Globe and Mail should print a correction of its statement.

Mr. Lewis: The Globe and Mail was dead on. The member opposed that project and she is on record as opposing it.

Mr. MacDonald: It is a debate.

Mr. Lewis: She doesn't like co-op housing or non-profit housing which the government now supports.

Mr. Speaker: Order, please. The hon. member has raised a matter which has been introduced as a point of privilege. Of course, if there was an inaccuracy or she was misquoted I think she has the right to rise on a point of privilege.

Mr. Lewis: She wasn't misquoted on it.

Mr. Speaker: Well, that's the way.

Mr. I. Deans (Wentworth): She just doesn't like what they wrote.

Mr. Speaker: The hon. member raised it as a point of privilege, and I'm not at all sure it was a point of privilege after having listened to her.

Mr. Deans: You're right.



*One of the most massive of Don Vale's Victorian extravaganzas, this house by Metcalfe and Winchester Streets has been divided into apartments by the Del Zotto group, whose first tottering steps in the development business were taken with the small apartment block to the north.*

Mr. Lewis: You are right. You are a perceptive Speaker, a discerning man.

Late in October, 1973, a few weeks before DACHI signed the option to purchase the Cowley houses, Mrs. Scrivener had given a speech to a group of professional women at Toronto's Trinity United Church. In the speech, she deplored the activities of "hastily-organized ratepayers' groups" who get together to fight one specific project. "they lack a continuity of adequate financing," she complained: "They do not have large-scale support or enough active assistance from the very people they purport to represent. And, many groups are organized at a moment's notice for relatively isolated causes." Mrs. Scrivener characterized these groups as "kook gangs". Nine weeks later she recommended Scott Hall to organize, at a moment's notice, the Don Vale Neighbourhood Action Committee to oppose a relatively isolated cause, DACHI.

In the same speech, Mrs. Scrivener spoke glowingly of broad-based, long-term citizens' groups. "Personally I would like to see more legitimate citizens' organizations with a very large-base membership set-up," she told the business women. Eleven weeks later she attended the January 15th meeting of the Don Vale Homeowners and Residents Association, which has operated in the community for years with a base so wide that every area resident is considered a voting member. This group voted to support DACHI that night, and Mrs. Scrivener continued to oppose it.

In a press release issued two weeks after that meeting, Mrs. Scrivener explained her opposition to DACHI: "Apart from the technical faults of the DACHI plan, I consider that it is entirely appropriate that I should be identified with the viewpoint of a majority of my constituents." In fact she had seen a majority of her constituents who had the interest to come out to a meeting on the subject vote in favour of DACHI. She explained DACHI's "technical faults" by saying: "I have examined the project carefully and find that it is technically deficient and below city standards." This was not an opinion shared by city planners, who consistently recommended approval of DACHI's Cowley houses plan before city council committees, or by city inspectors, who checked the site regularly while the work was being done through the summer of 1974.

In what she evidently thought of as a personal crusade against excessive confrontation over public issues, Mrs. Scrivener meanwhile maintained a high state of alertness. The Don Vale issue kept cropping up in her

speeches. Inviting the MPP to elaborate on the theme, "What Makes Toronto Run," the National Council of Jewish Women heard, on January 23:

"In my riding of St. David is an area called the Don Vale. It is the type of district which would easily have been used as a classic example by Mayor David Crombie in the 1972 municipal election campaign of "Preserving our Neighbourhood". I might add that this neighbourhood preservation programme was supported by the so-called reform group on City Council and by most of the City Executive. Part of the "Save our Neighbourhood" policy included, I believe, the preservation of adequate open space for parks and recreation activities. Yet Alderman Sewell and his friends now want to impose upon the Don Vale Area, which already has a high-density factor, another 36 new row-housing units, thereby increasing the population from 70 to 174.5 persons per acre in the area of the proposal. And this will wipe out most of the remaining open space in the Don Vale."

The instance was cited, said Mrs. Scrivener, "to illustrate the type of division evident in our city today". She concluded with the words of one of her favourite poets, the Victorian Clough:

*"We still must think, and when that ampler  
life together see,  
Some true results will yet appear  
Of what we are, together, here."*

Because of Mrs. Scrivener's position in the housing ministry, she was a dangerous enemy for DACHI to have. The reasons she expressed in public for her opposition never really stood up against the facts, but there were surely political and personal reasons as well.

DACHI had the backing of the two Ward 7 aldermen, John Sewell and Karl Jaffary, both of whom Mrs. Scrivener regarded as political anathema, Jaffary being active in the New Democratic Party and Sewell notorious for an unaffiliated and unorthodox political career. There was bitter feeling between Mrs. Scrivener and the two men, and they all feel more comfortable representing opposite sides of any issue, which usually happens naturally in any event. This habitual antagonism came through in Mrs. Scriv-

ener's press release explaining how she came to offer her riding office to DACHI opponents. "When the local people (many of whom are former Jaffary/Sewell supporters) decided to canvass the area, I opened the centre for them last week as a small base for their operations," she wrote. In the same release she took this view of Sewell's support for DACHI: "Frankly, I am mystified that John Sewell has assumed the developer's role and has turned his back on the people he is supposed to represent."

Mrs. Scrivener is a very proper woman. Her dress and manner leave you with the impression she is to go off to tea with the Queen at any moment. Besides being Conservative in her politics, she is extremely conservative in her attitudes. The rise of citizen power, and the emergence of community organizers and politicians like Sewell, have evidently perturbed and mystified her. In a speech to the professional women's group in October, 1973, she tut-tutted the growth of "hastily-organized ratepayers' groups, environmental groups, peaceniks, ban-the-bomb types, marches and demonstrations."

The first meeting between DACHI's representatives and Mrs. Scrivener was an unfortunate one for the co-operative. Late in December, DACHI's Michael Stuart had seen a statement Mrs. Scrivener put out declaring her opposition to the scheme. He decided that DACHI should lay its plans and studies before her to see if she would change her mind, and called her office to try to arrange an appointment. Stuart did not know Mrs. Scrivener was out of town that week and called her three and four times a day, day after day, his frustration mounting when he could not get through. By the time an appointment had been arranged for January 8, two weeks had passed since her statement on the project.

Stuart and Dennis Wood duly carried their documents into the Scrivener office at Queen's Park, answered the questions she put to them and explained in basic terms what DACHI was setting out to do. Mrs. Scrivener asked questions and said, "I see," from time to time at their answers. Stuart then had a full beard, and looked rather wilder than usual. He was dressed very casually, his whole appearance in shattering contrast to Mrs. Scrivener's every-hair-in place look. He recalled that at one point in the meeting, "Mrs. Scrivener looked at Dennis (Wood) and said: 'Who is the president of your association?' and Dennis said, 'Well, um, Michael is,' and she looked at me and paused and said, 'I see.'"

"Obviously it was just poison to her. I mean, a president should be somebody in a pin-striped suit and a vest. And there was Dennis in a pin-striped

suit and a vest; it would have been all right if it had been Dennis, but me with a full beard and not even a tie on, poison."

It was clearly not a meeting of minds. If DACHI had had any chance of changing Mrs. Scrivener's mind on their project, which did not seem likely at that point anyway, they could only have strengthened her original position by sending Stuart as their emissary.

The following month, Norm Browne, editor of the *Seven News*, the ward's biweekly community newspaper, printed an open letter to Margaret Scrivener challenging the grounds for her opposition to DACHI and calling for her resignation from the legislature.

27 January, 1974

Dear Mrs. Scrivener:

In your last two columns for SEVEN NEWS you dealt with the Ontario Advisory Task Force on Housing Policy report. A report co-authored and signed by you as a member of that Task Force.

You ended your Nov. 3 column by stating: "In subsequent columns, I will analyse and report to you on some of the findings and the recommendations of the Task Force."

To help you with your next column, I have excerpted a number of findings and recommendations from the Task Force Report and am listing them for your comment.

These excerpts, however, all run counter to your present position regarding Don Area Co-op Homes, Inc. (DACHI) and its efforts to create a moderately priced co-operative housing project with some of the former Cowley Houses in Don Vale.

Could you explain in your column why you supported and recommended these points in the Task Force Report but now oppose them in your own riding?

Para 329

The Province should experiment, encourage, and test medium-density residential developments.

Is not DACHI proposal for Don Vale a medium-density residential development?

Para 138

Non-profit and co-operative organizations demonstrate a strong commitment to the housing needs of low and moderate income groups. For that reason, their activities are compatible with Provincial housing objectives and deserve Government support.

You are a member of the Provincial Government, so why are you opposing DACHI?

Para 209

Government direction of regional and community development (should be) undertaken in order to assist housing production, rather than to raise standards or otherwise impose uniformity or inhibit the satisfaction of housing needs.

So why do you recommend that your government do one thing while you do the exact opposite?

Para 21

Provincial housing activities should relate to the following objectives: To enable low and moderate income families and persons to live in adequate conditions, at a price they can afford.

Clearly the aims of your Government and the aims of DACHI are compatible. So why do you oppose DACHI?

Para 21

(Provincial policy should be) to achieve the dispersion and integration of low and moderate income housing throughout communities generally.

At present there is a dispersal of low and moderate income housing in Don Vale. The DACHI proposal is an effort to preserve that dispersal. So why, again, are you opposing your own recommendations?

Para 218

While local residents should continue to be involved in determining the use of lands in their community, they should not be in a position to determine who will be living in their neighbourhoods and communities . . .

Please explain that recommendation in light of your support of those opposing the DACHI proposal for Don Vale.

Para 19

At current costs, it is not possible to house the people of Ontario in single-family houses at today's standards and expect a majority to be able to pay the full price. Other forms of housing, at different and more realistic development standards than currently demanded, will be needed.

DACHI recognises that not everyone can or wants to own their own home. Yet it offers high standard accommodation in a different form but you still oppose it. Why?

Para 15

Most of the rehabilitation of older housing which has taken place has been carried out by middle and upper-income residents who have bought homes in older neighbourhoods and converted them to their own use. This practice ("white-painting") has had the effect of depleting the stock of low-income housing.

Recognising the above as a self-evident statement of fact, and recognising that the aim of DACHI is to reverse that trend, why do you oppose DACHI?

As a result of this analysis, two other important questions also come to mind:

1. In view of the contradiction between recommended Government policy and your actions in regard to DACHI, do you intend to resign from the Conservative Party?
2. In view of the contradictions between your recommendations to the Government and your subsequent actions regarding the DACHI Proposal for Don Vale, do you intend to resign your seat in the Provincial Legislature?

The deadline for your next column for SEVEN NEWS is Mon. Noon, Feb. 4th. I sincerely hope you can make the deadline.

Yours sincerely,  
Norman G. Browne,  
Editor: SEVEN NEWS



Mrs. Scrivener's response, printed beneath Browne's letter, did not reply to the specific points he made. Instead she ran a copy of the press release quoted earlier in this chapter and followed with an attack on DACHI on three points: density, open space and tenant selection.

"Densities in the area will be dramatically increased," she wrote, although DACHI needs no increase in density for its project. She said the project would involve "the destruction of what little open space is available now" on a site three blocks from the large Riverdale Park. Tenant selection was going to prove to be a problem for DACHI, but Mrs. Scrivener chose to imply as well that the aim of the DACHI board members, several of whom already owned their homes, was to get cheap rental housing for themselves: "Under the Charter's present provisions, all the members of the DACHI board would be eligible for DACHI housing; however, it is unlikely that any of them would be eligible for OHC (public provincial housing), since their income rates would be rated too high."

At that time the provincial government had no direct influence on the DACHI proposal, and Mrs. Scrivener would not have seemed to be in a position to use her place in the Legislature to work against DACHI. But there was an interesting incident described by Ward 7 Alderman John Sewell in a speech he made to Toronto City Council.

Ralph Van Ameringen, the realtor who handled the sale of the Cowley properties to DACHI, is, like all real-estate brokers in Ontario, governed by the provincial department of Consumer and Corporate Affairs, and licensed under the Real Estate and Business Brokers Act. Inspectors are legally empowered to look over any realtors' books at any time. Usually they conduct these inspections on a very irregular schedule, sometimes checking an office every two years and sometimes showing up several times in the same year. As it happened, however, between the time DACHI signed the option and the time they purchased the Cowley properties, provincial inspectors spent two or three days in Van Ameringen's office investigating his books and making photocopies of the entire DACHI transaction while glancing over a few other deals without much interest.

Van Ameringen does not like to talk about those visits by the inspectors, but he is voluble on the subject of Don Vale residents who opposed DACHI and used some strange methods to try to persuade him to drop the deal. Van Ameringen was intrigued by the DACHI proposal when he first saw it, but didn't care particularly whether or not it went through. As time went on, though, he found himself more and more disgusted at the

harassment he suffered because he was involved in the deal, and more and more in favour of seeing DACHI succeed. He describes the period after the option was signed and before the deal was closed:

"I had dozens of people phone me at home in the middle of the night and call me a commie bastard. They put pressures on lawyers I do business with; they told my friends to get me to lay off. By nature, I would tend to disagree with Sewell, but in all our dealings Sewell and Wood and their group behaved honourably.

The opposition behaved like a bunch of pigs. I came to see them as a bunch of scared idiots led by a baboon named Stamm. I went to one of the community meetings and it was more nonsense than I've heard in a long time. All that shouting and hollering against that project and I could have sold four of the Cowley houses that night to DACHI opponents. It was simply a class issue broken up by class lines."

All that shouting and hollering came from people who were very worked up and frightened of DACHI without, for the most part, understanding what the project was going to be like. With the office and supplies Mrs. Scrivener provided and guidance from Scott Hall, Stamm carried the anti-DACHI message throughout Don Vale in a remarkably short period of time. Stewart Brown, another owner of a Metcalfe Street house which he had renovated himself, remembered how they gathered support during early January, and how they worked hard to get as many of their supporters as they could to come out to the residents' association meeting on January 15 to vote against DACHI.

"After Scott Hall got involved we realized that the one thing we had to do, which DACHI wasn't doing, was make the people in this community aware of what was going on. We hammered on doors, we distributed literature and we begged people to go to the January 15th meeting. We got about 25 people canvassing. When we found people who were interested we took their names and phone numbers and kept them on cards, and the day of the meeting we took the 500 cards and we phoned everybody. So we knew how many people would turn out to that meeting, and we were the ones who arranged to use St. Martin's School, because we knew that all the people we contacted wouldn't fit into the Community Centre."

The people turned out to the meeting, all right, but after the DACHI project was explained to them a majority voted to support it. Well-organized as the opposition tactics had been to that time, they hadn't succeeded in getting the community to turn back DACHI. New tactics were necessary, and fast, because DACHI would soon be going before City Council's Executive Committee and Council itself.

The weekend after the meeting, the 25 canvassers braved an ice storm to take a petition door to door seeking signatures to oppose DACHI at the council level. They collected 963 names, but there was later some confusion about whether or not people knew what they were signing a petition against. In fact, the day the petition went to council there was also an item before Council on its correspondence list which knocked any impact the petition may have had for a loop. Deborah Samuel, who owns a home on Hillcrest Park in Don Vale, had written Mayor Crombie to describe her experience of being asked to sign the petition. A long-time member of the residents' association, she was to fill a vacancy on the DACHI board of directors nine months later.

"A Mr. Heinemann of Carlton Street knocked on my door this afternoon and asked me to sign a petition which expresses opposition to the DACHI proposal for co-op housing in Don Vale. This gentleman seemed to have collected a fair number of signatures, but he apparently did so by misrepresenting the DACHI proposal. Two different friends of mine on (nearby) Amelia Street reported that when he knocked on their doors he asked them to sign a petition 'to stop the high density government-subsidized development' which 'they' are trying to 'railroad us into'. This, as I am sure you will recognize, is a serious and, I suspect, deliberate distortion of the case. 'High-density government-subsidized' housing would suggest to most people in Don Vale a development on the order of Regent Park (a large public housing project bordering the neighbourhood). Almost anyone in the area would sign a petition to prevent that sort of development."

If the canvassers did misrepresent the DACHI proposal while gathering names on their petition, it was only following along the lines of the information sheets they distributed about DACHI in the community. One of the leaflets distributed in late January was titled "Some facts about DACHI" but included some misinformation that was far from fact.

"Should the DACHI proposal be implemented," the leaflet announced,

"the cost to the taxpayer would be approximately \$3 million in federal funding." This must refer to the CMHC mortgage loan, but fails to mention that it is a loan, and will be paid back at eight per cent interest. Instead, it leaves the distinct impression that DACHI is getting a \$3 million gift from the federal government.

Later in the leaflet, one reads: "DACHI indicates in its ultimate proposal to CMHC that the existing residents of the Cowley houses have reacted in an "extremely favourable" fashion to DACHI's proposal. An article in the *Toronto Star*, January 10, 1974 indicates that this is not a correct statement of the facts." I wrote that article in the *Star*, and it did not indicate anything of the sort. At that time, the only Cowley residents I had talked to were very keen on DACHI, and the article I wrote reflected their views. There was no other article in the *Star* on January 10 that had anything to do with DACHI.

From the same leaflet: "The owners' agent, Ralph Van Ameringen, has revealed that if the deal with DACHI is not closed for a profit of \$150,000 then completion of the rehabilitation and resale of the houses would produce a profit in the range of \$600,000. Why should the owners be willing to take such a small profit by selling to DACHI?" This, from the same group who sent telegrams to politicians at all levels of government complaining of the \$150,000 "spurious profit" the owners of the land would make by selling to DACHI. It seems that the Don Vale Neighbourhood Action Committee could not make up its mind, and decided to try to make DACHI look bad either way.

Those who opposed DACHI also sent letters to the editors of Toronto's newspapers through January and February. One such letter, from the same Heinemann who canvassed Deborah Samuel with the anti-DACHI petition, appeared in the *Toronto Star* of January 25. It is eloquent of the revulsion these people experienced at the idea of inviting people with low to moderate incomes to live in their community, of their belief in the total impossibility that they could become friends with these people or that their children should attend the same schools.

This letter sets out far more clearly and honestly than all of Stamm's lengthy briefs just why there was so much controversy about the DACHI project in Don Vale. Poor people should have some place nice to live, but not in my backyard.

The *Star* later printed a few replies to the Heinemann letter from people

*Letter to the Editor*  
*Toronto Star*  
*January 25, 1974*

# Resident: What's wrong with being middle-class?

To the editor of The Star:

On reading the Jan. 10 issue of The Star, I find that within one month I am to be living across the street from a supposedly "community approved" welfare housing block.

Must we lose the community feeling in our portion of Don Vale—five blocks by three blocks bounded by a cemetery on the north, welfare housing on the south, the Don Valley Parkway on the

east and Parliament St. on the west?

It seems to be becoming "a fashionable address for young professionals in middle to upper income brackets", in other words young middle class people.

What's wrong with being middle class?

My parents worked hard to help me get through university and it took my wife and I three years after graduation to pay off my school loans. It took us another three years to save up enough money for a down payment on a house. We are now committed to 30 years of mortgage payments at 12 per cent interest per year. We must both work for 10 years or more before the second mortgage is paid off and I can support the payments and us on my salary.

But I am not complaining. This is the way we have chosen to be and to live.

There has been a lot said about the need to preserve the French identity in Quebec, the necessity to legally protect pockets of French people in Canada, and the necessity to encourage the maintenance and development of numerous ethnic identities and areas within Toronto.

I think this is good. I think a person should live in a community where he can feel at home and have as many friends as possible.

But what about middle class

people? Why is it so terrible that we want to live next door to people like us who might become good friends? Why is it so terrible to want our children to go to a school that teaches our values?

We don't complain about spending our tax money on welfare or welfare housing. We don't think that families should be forced to live in high-rise apartments.

But why must we be made to feel guilty for wanting our area, with our friends' and our children's friends across the streets?

Upper income people are allowed to do so. Lower income people are allowed to do so. Ethnic groups are allowed to do so. Why must middle income people be the areas to apologize for wanting to do so?

What is so special about our 3-by-5 block area? The 36 houses at \$1.6 million before renovation costs plus the 36 new houses, at whatever the building cost, are certainly not going to house all the people who used to live in this area. Most of them have relocated as the homes have been sold to public housing to the south or the low cost housing to the west.

Why do we have to justify our desire and our need and our right to live in a cohesive community where we will find people like us—friends?

TERRENCE W. HEINEMANN  
 Toronto



Don Area  
Cooperative  
Homes Inc.

angered by what they called "his thinly-concealed anti-working class biases" and "the kind of snobbery that causes economic segregation in our cities". The *Star* also came out in favour of DACHI on its editorial page.

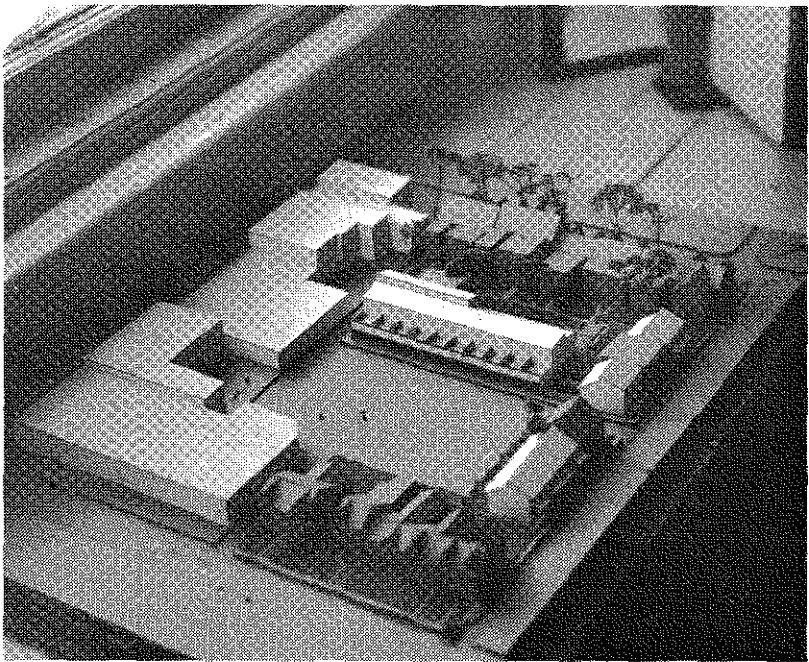
But DACHI wasn't so lucky with Toronto's morning tabloid, the *Sun*. Michael Stuart remembers the day Pat Walker came to him with a small *Sun* article about DACHI that seemed quite critical. Walker thought the reporter simply hadn't understood the ideas behind the project, and had made an appointment to talk to *Sun* reporter Robert MacDonald, thinking that once it was all clearly explained to him MacDonald would write glowing reports.

Stuart tried to dissuade Walker, considering that the *Sun* could invariably be counted on to take the most reactionary view possible on any issue, but after argument failed, agreed to accompany him to the newspaper's office.

"He kept us waiting for half an hour at the *Sun* office," Stuart recalled. "When he finally arrived, Pat poured out all the facts and showed him all our material. The guy was obviously hostile and looking at us very critically, but Pat kept pouring out all this information. The next day there was a huge article in the *Sun* about how we were going to rip the government off for millions of dollars."

MacDonald's DACHI articles were as subtle in their opposition as a sledgehammer. He put quotation marks around the term non-profit when referring to DACHI and introduced the subject of their plan for the Cowley houses by calling it "an innocent-appearing project," never really explaining what dark and horrifying things lay behind that innocent appearance. He suggested that Sewell's support of DACHI would be the alderman's "political death warrant in Ward 7".

With hard work, effective organization, solicited and unsolicited allies and a little bit of luck, the opponents of the Cowley houses proposal ran a truly vigorous campaign. In spite of all their efforts, however, whenever it came to a vote at the residents' association, they lost.



*Model of the main block – Carlton-Dermott-Spruce-Parliament – of the Cowley assembly, showing houses to be retained as well as new infill construction.*



## 7

## Close to the wall

One thing this anti-DACHI coalition had going for them, and very strongly, was the DACHI board's utter disorganization in making the community aware of the Cowley houses project and making it attractive to them.

Talking to Garry Stamm, one would get the impression that the opponents of DACHI were a well-meaning but bumbling group of concerned citizens with no idea of how to tackle the big, smooth, well-run, government-backed public-relations campaign that was DACHI. At one point Stamm referred to DACHI as "the well-greased machine with its roots in City Hall".

In fact, it was the opponents who had the use of an MPP's riding office, a team of canvassers, a petition, briefs to present to council committees, and a list of 500 names and addresses. What DACHI had was a product they believed was good and no earthly idea of how to go about selling it.

"We decided back in November (1973) that the project was going to be a good one and we wouldn't have to beat on doors to convince people of that," commented their then president: "We thought the project would sell itself. We thought that when people saw what it was like, they would support it."

Realtor Ralph Van Ameringen was watching the process with some amusement. He had nothing to lose personally, but he was interested in the process and became a sort of outside observer of the inner thrashings in Don Vale.

"DACHI simply didn't take the measure of their opposition," he said. "And the DACHI public relations were lousy. They weren't properly organized. Most people in the community didn't really know what the project was all about and after talking to the DACHI opponents they suspected some communist plot or a subversive kind of commune. No one

set them straight. I could see this at the January 15th public meeting. No one understood what co-operative housing was. The whole programme was badly explained. DACHI should have organized a door-to-door campaign to tell people what it was all about."

It never occurred to DACHI to organize a door-to-door campaign. "We never expected that we'd have to sell DACHI like you sell a deodorant or a hair spray," board member Pat Walker admitted ruefully. "This turned out to be one of our biggest problems; we were very poor in that area, but we didn't have the money for it and we were not public-relations oriented."

DACHI's totally unco-ordinated approach to winning the approval of the Don Vale residents was not something that emerged suddenly in the winter of 1974, when controversy was raging in the area: it was an oversight of the previous summer, when the initial DACHI group meticulously sought out directors and corporation officers who offered expertise in the fields the project would touch on. They found people to take responsibility for the architectural points, the legal matters, and the finances, but never thought to find someone who would be responsible for getting the neighbours' support. That was seen as a joint responsibility, and it just didn't work.

DACHI stuck by its original aim of "consultation with the community" by working with the residents' association. In the absence of any other public-relations efforts by DACHI, however, the onus was on the residents' association to tell people the project was proposed and explain what was involved, a job that should have been undertaken by DACHI directly.

Their blind faith that the project would sell itself won through on the night of the January 15th public meeting. On the following day, when City Council's Executive Committee considered the issue, they at least did so in the knowledge that area residents had voted 198-158 in favour of the project.

DACHI knew that they needed the support of City Council to help convince CMHC to approve the \$1.6 mortgage to buy the properties. But the only trace of the "roots in City Hall" that Stamm complained about was the fact that Alderman Sewell had helped engineer the option agreement. DACHI did not lobby council members; DACHI did not even distribute information about the project to Council members and volunteer to answer any of their questions. Again, they trusted that the proposal was so good

its merits would be instantly obvious to a majority on Council, and that the outline submitted to the Executive Committee would be all anyone wanted to know. There was an extraordinary political naivety in this approach but, fortunately for them, it worked again as it had with the residents' association.

The morning after the stormy Don Vale meeting, January 16, DACHI was on the agenda of the Executive Committee meeting at 9:15. When Mayor Crombie arrived at his office, Margaret Scrivener was there waiting to have a word with him, as one good Progressive Conservative to another, about DACHI. The DACHI opposition had their lobbying done for them that morning.

Several people were listed to speak to the Executive about DACHI, and the first was Bert Chapman. Chapman is something of a perennial deputation at City Hall. He may turn up at any time to oppose anything, usually in long, colourful speeches filled with wild reasons for his position. This time, in fact, he was opposing an issue that hit fairly close to home for him: the Cowley houses stand only a few blocks from his Sword Street address. And the tack he was taking this time instantly became clear: "It has been brought to our attention that certain individuals have been working in a very underhanded and devious manner to introduce into our neighbourhood a new concept of subsidized housing in the guise of a co-operative." He rambled on through a five-page speech. "Apparently the brainchild of a handful of radical-activist types, the DACHI scheme would surely destroy forever the good work done in Don Vale and return it to an overcrowded slum," he assured the committee members: "Property values would hit rock bottom and stay there and a great many of those who have done so much to breathe new life into Don Vale would suffer severe financial setback, perhaps ruin." There were a few smiles around the room as people tried to imagine everyone in Don Vale going bankrupt because of a one-block project of renovated dwellings and a few infill houses.

When Chapman finished his harangue, Norman MacDonald, another Don Vale homeowner, stood up to deliver a speech that was as remarkable in its honesty as Terry Heinemann's letter to *The Star* had been, and surely did more to hurt the anti-DACHI case than help it. MacDonald said quite frankly that he did not want families with low incomes living in his neighbourhood, and asked committee members to discount the vote of the residents' association because tenants were allowed to participate and he felt that only homeowners should have had a say. "It's a damn shame when tenants are allowed to vote on what is going to happen to property owners'

properties," he maintained: "It means the farmhands are going to vote on what the farmer does with the farm."

He was followed by Polly Evans, who had been a member of the residents' association committee on the DACHI proposal. She described how DACHI had gone to the association early in the proceedings and had provided the committee with all the information they requested. "DACHI has been most open and honest with the community and they have expressed their desire to continue working with the community," she concluded. Janet Howard, the residents' association president, added that her executive decided they liked DACHI's project in principle, and that flyers were distributed through the whole community inviting all residents out to the two meetings where it was discussed. Speaking on behalf of the DACHI board of directors, Frank Mills stressed the urgency of the matter. He reminded committee members that it was already January 16, and the option had to be picked up by February 5. There would be only one meeting of Council in that period: CMHC would wait to see the results of that before deciding on the loan.

Terry Heinemann struck another blow for making tenants feel unwelcome in Don Vale. "We want the houses in our neighbourhood to be owned by the people who live in them," he said. "These DACHI developers are trying to force their middle-income government-subsidized project on our area." Garry Stamm filed a five-page brief with the committee, calling DACHI's proposal "a substandard development", claiming that the residents had not been consulted on it, and objecting on the basis of density, parking and traffic problems, and lack of parkland. "Any suggestion that this project is for low-income people is bunk," he told the committee. Perhaps, then, his brief referred to a high-income slum when it announced: "The developer calls this a multiple-occupancy community; we call it a slum."

Stamm was questioned closely by Executive Committee members and other members of Council attending the meeting. Alderman Sewell observed that the DACHI density, less than one-times' coverage, was hardly high. Karl Jaffary, his fellow alderman from Ward 7, said he had received a telegram opposing DACHI, signed by Stamm and a few others: one woman whose name appeared on the telegram later called him in some embarrassment to say that the project had been completely misrepresented to her and that having now heard its real nature she didn't want to oppose it. Alderman Michael D'Arcy Goldrick informed Stamm that the project would serve low-income people, because the Ontario Housing Corporation

would subsidize rents in such a development.

The Stamm brief, on behalf of "the people of Don Vale," rejected out of hand DACHI's "unsubstantial allegation" that "the obvious consequence (of the great increase in whitepainting) has been to drive the lower income groups out of previously-held accommodation, into poorer housing at higher rents, or out of the district altogether -- likely into areas where the same fate will eventually pursue them." Whether to demonstrate good will or merely because he was reacting to the brief's merciless bombast, Mayor Crombie decided to give chase. In mock astonishment he announced that the people of Don Vale seemed to be rejecting, not only the wisdom of DACHI, but also the combined wisdom of all the expert advice available to the city authorities in the matter of displacement of the poorer citizens. Mr. Stamm should be aware of the forces arrayed against him. For a few moments, those in the chamber were entertained by a game of cat and mouse, a game which found the Neighbourhood Action chairman in a distinctly unplayful mood.

Sewell dealt with the demand of DACHI opponents that another public meeting be held in the community before Council made its decision. This was a serious threat, he stressed: if the process were prolonged by more meetings, the option could run out and DACHI would lose the properties. "I don't think another public meeting will help clarify this issue," he said: "DACHI has won community support, and last night's meeting was a high point in turnout for Don Vale. I don't think we'll ever get as many people out on the issue again, and I don't think we can get a better process than what happened last night."

Jaffary summed up:

"There have been great changes in Don Vale in the past few years. The income mix has changed very rapidly and fewer and fewer people live there every year. People with incomes in the \$8,000 to \$12,000 range are rapidly disappearing, and some very wealthy people live there now. The DACHI proposal would be very useful in keeping an income mix.

There was a highly-organized group at the residents' meeting last night who came for the purpose of opposing the proposal. They stated a lot of objections, but there was one large unstated objection. House prices here have been rising rapidly and there is some fear that if the DACHI proposal goes through, house prices will not escalate as rapidly in future.

If this option is not picked up, the Cowley houses will go the way of Metcalfe Street - they will be sandblasted, renovated, and sold at very high prices. If the land is acquired through CMHC, DACHI still needs a site-plan bylaw approved by Council. Council has control, and has the last word on this matter through the piece of land we own there and through the site-plan bylaw. I would like to see us approve this proposal in principle."

Mayor David Crombie was balking. He said he would have "considerable difficulty" approving the city planner's favourable recommendations on DACHI before the actual recommendations were put before the community in a special public meeting. For DACHI, Mills and Wood explained that there was no way to extend the February 5th deadline, and the Cowley houses would be lost to DACHI if the deadline was allowed to go by. Crombie then began to juggle dates, suggesting a meeting in the community with a few days' notice to residents, then a special council meeting before February 5 for council to take a position on DACHI. It was awkward, because the last CMHC executive committee meeting before the deadline was scheduled for January 24. Crombie said he liked the DACHI proposal, but he would not accept the previous evening's community meeting as sufficient because the people there did not have the city planners' report before them.

"That community knows more about this development than any other community knows about any development," Jaffary pointed out.

"I recognize that it would take things close to the wire of the time frame," Crombie continued: "If it would mean the death knell of this project I wouldn't propose this route. I want the DACHI project to flourish and I don't want to see us give its opponents the ammunition that the community wasn't consulted. CMHC is simply awaiting our decision..."

"It would be the death of this project!" Sewell interjected: "The whole concept of having another meeting is a funny little game if there is no new information."

Crombie looked annoyed. "We have a planning process..." he began.

"Last time we were told to trust the process we ended up with West St. James Town," Sewell interrupted again.

Both men were shouting now. "Anyone who wants to fight that project has something to fight with if these recommendations don't go through the community," Crombie insisted: "You're going to lose that damned project, John. You're going to lose it."

Aldermen Reid Scott and William Kilbourn broke in with soothing noises and the meeting was adjourned for a few moments. The mayor calmed down and Jaffary worked out a motion he would accept, removing the words "approval in principle" but indicating city support of CMHC funding for DACHI. The meeting reconvened. Jaffary's motion was quickly approved.

DACHI was relieved. One hurdle cleared. Stamm was furious. Stopped by reporters outside the meeting room, he positively spluttered with rage and charges of betrayal against his aldermen. The next step for DACHI was City Council, and since Council does not hear deputations Stamm had to find a spokesman for the Don Vale Neighbourhood Action Committee among the Council members. Unsure of whom to approach, he turned once more to Margaret Scrivener. She gave him the name of Paul Pickett, alderman for Ward 10.

It didn't sound terribly inviting prospect, attacking something that was unanimously approved by the Executive Committee, a project that met the criteria in Council's new housing policy almost word for word. But Stamm met with Pickett and convinced him that a great injustice was being done the people of Don Vale, and the Ward 10 alderman's strong sense of justice could not allow him to shirk what he saw as his duty. Armed with the facts according to Garry Stamm and the anti-DACHI petition, Pickett marched bravely into battle.

Council spent the daytime part of its January 23rd meeting debating other business, and scheduled the DACHI debate from 9 p.m., after the supper break, to 11, the hour for adjournment. As Council members straggled back into the chamber from supper, Pickett opened the proceedings, speaking against DACHI for 20 minutes.

He expressed great shock and disapproval that the DACHI application had not gone through the usual course of Planning Board and Buildings and Development Committee before coming to the executive and Council. Pickett now insisted that course was necessary for a City position on the CMHC mortgage as well. He made a motion to send it back to Buildings and Development, a process which would, of course, have outrun the op-

tion time and ended DACHI's involvement with the Cowley houses.

"In less than two months, council is being asked to process to the stage of approval in principle a development that will increase the population of this block from 391 to 660," Pickett said: "This has never been to Planning Board or Buildings and Development Committee, and it is all most unusual. More important, we've had an expression from the community. More than 800 of Aldermen Sewell and Jaffary's constituents are so exercised about this process - it's just being rammed through - that they have signed a petition in opposition. And at the residents' meeting, 158 of them voted against it.

"For three years I have heard these two aldermen (Sewell and Jaffary) say that when we deal with developers we should listen to the community that will be affected," he continued: "Now they want to forget what the citizens of Ward 7 want and ram this through. We should be following the normal process of a development."

Council members were aware that the CMHC executive committee would be meeting in Ottawa the following day and DACHI's loan application would be on the agenda. CMHC clearly wanted City Council's position on the application, so it was an eleventh-hour proposition at that hour of the night. But a few Council members opposed to the DACHI project had a better idea. Aldermen Pickett, Bill Archer and Joe Piccininni filibustered from the end of Pickett's speech until the 11 p.m. adjournment time, asking long, technical questions about the project for Alderman Jaffary to answer.

DACHI supporters were despondent when the meeting broke up at 11 with no decision, but Alderman Sewell spoke to some and said CMHC was willing to do a phone poll after Council reached a position, to guide their decision on the mortgage money. When Council reconvened the next afternoon, the public gallery was again full of Don Vale residents, most of them opposed to DACHI. They cheered Alderman Joe Piccininni when he made a speech containing no facts, but a lot of vague rambling about how bad DACHI would be for the community.

"Shakespeare said something stinks in Denmark," Piccininni began, giving his own peculiar twist to the cause of English literature. "In this case we don't have to go to Denmark to get the smell. This is the grandest rip-off I have ever heard of." He turned towards the wild applause from the audience and invited them to move to his own Ward 3. "You cannot get low rental housing in this project," he continued: "Not only something



stinks in Denmark, but everything's rotten in Don Vale. The point is, throw it out the window and it will do the environment of this city a lot of good. You're destroying a community here - shame, for shame. This is an ill-advised scheme."

Piccininni also seized the opportunity to taunt Sewell, well known for his history of anti-developer stands, for his association with the developer in this case. Sewell refused the bait. "Yes, I'm involved in the development business through four non-profit schemes," he replied: "I'm very happy about that. I'm in favour of non-profit housing and I'll fight for it." He then reviewed and commented on the five recommendations before council from the executive committee.

1. The DACHI proposal is in accordance with the housing policy of the City of Toronto. (Sewell: "This is correct; there is not one shred of evidence to refute that.")
2. That the City of Toronto is prepared to consider a site-plan bylaw permitting infill proposals on the site, and to that end to consider the development of its lands in a way that will permit such an infill proposal to be practicable. (Sewell: "I don't think any member of Council is against considering a site plan bylaw.")
3. That the City support the provision of funds by CMHC to permit the acquisition of the existing housing and lands by DACHI. (Sewell: "Does it cost us anything? No, not a cent.")
4. That if CMHC decides to support the development the chief planner and the technical planning committee be requested to report on a site-plan bylaw in consultation with the community and taking into account local and technical concerns, and to hold public meetings in the area in this regard. (Sewell: "I hope no Council member would stand against that; I challenge anyone to oppose having meetings in the community.")
5. That simultaneously with the formulation of the above-named bylaw, the City co-operate in designing improvements to the back lots of numbers 287-289 Carlton Street and the possible provision of additional public open space, possibly a tot lot. (Sewell: "I hope no one on this Council is against redesigning some back lanes and providing a tot lot.")

Mayor Crombie was out of the council chamber and Alderman William Kilbourn was in the chair, which meant that the audience could get away with much more noise and shenanigans than usual. The DACHI opponents heckled Sewell throughout his speech, shouting interruptions and abuse. Sewell ignored it. He answered Pickett's criticisms by saying that the Planning Board and Buildings and Development Committee would play a role in the DACHI rezoning, but that their role would come later. On the matter of Council taking a position on whether CMHC should provide funds to the project, he said, they had never before been consulted and were not being consulted this time.

"The community is polarized on this issue," he told Council: "But let's look at that closely. There are three types of opposition to DACHI in the community: one is extremely strong, the second is less strong and the third is a dubious area. The first group is really the Conservative Party of Ontario. Margaret Scrivener has poured a lot of time and energy into trying to stop this development. The Progressive Conservative Party is not interested in non-profit housing - they don't mind the developers who make profits, though. And this is the really disgusting part; this really makes me angry..." Sewell described the provincial inspectors' visits to Van Ameringen's office. "Margaret Scrivener made arrangements to intimidate Mr. Van Ameringen in this manner and this is really disgusting," Sewell told council.

"The second group of opponents are the people in the area who say no to non-profit schemes in their neighbourhood because they are frightened about their property values dropping. Here I would prefer to support the weaker group, those who cannot afford rents. The third group are those who are interested in discussing the specifics of the scheme and finding out what it's all about. The strong pressures by the Conservatives have meant that the situation is not such that we can rationally discuss the issues.

"DACHI realize they're under the gun. If their rents aren't good enough, they won't get their mortgage we're dealing here with all the CMHC standards. This is a chance to get some reasonably-priced housing in this community."

Alderman Dan Heap, who represents a generally low-income area of the city, followed Sewell with an attack on Pickett and Piccininni.

"These aldermen are making slimy suggestions that they are not able to back up. They've made fools of themselves trying to prove here the secretive ways of developers that they have supported in the past. They're trying to suggest that this is a rash and hasty business. Well, Alderman Pickett never did anything so rash and hasty as to help the people of Toronto get low-income housing in all his years on council.

"This is not luxury housing. This is the best deal available at this time. Some Council members will use every delaying tactic possible when any low-income housing comes before council. Past councils have showed their concern only for people who make money out of housing. It's taken quite a while for the people of Toronto to reverse that policy.

"We're taking no risk here and I assure you, we'll be doing far more daring things in the future that this DACHI proposal."

Alderman William Archer, often a spokesman for council's Old Guard faction, now felt called upon to defend Margaret Scrivener against Sewell's remarks. "Alderman Sewell alleged that Mrs. Scrivener instigated an investigation by the Ministry of Consumer and Corporate Affairs with respect to Van Ameringen Realty, "Archer insisted, "She did not do so. Alderman Sewell's remarks were totally without foundation." Archer went on to move that the city buy the Cowley houses to provide housing for low-income people. Taken literally, this was a rather ridiculous motion since it would serve only to tie up city landbanking funds while accomplishing the same thing DACHI was setting out to do. If the motion were approved, DACHI would lose the properties while the city was fiddling around with reports and negotiations, and the city would not necessarily end up buying the houses at all.

Alderman Jaffary then reminded Council that they had recently approved a housing policy supported by all but Archer, Pickett and Alderman George Ben. "We adopted that housing policy on an 18-3 vote, and it said that half the new social housing in Toronto each year should be done by private non-profit groups. This proposal complies very closely with that policy," he added.

Alderman Michael D'Arcy Coldrick, who had chaired the group that worked out the housing policy and was involved in trying to get its recommendations implemented, spoke highly of DACHI and at the same time chastised Piccininni and Pickett:

"They are speaking in utter irrelevancies in an attempt to defeat what looks like an excellent project. This is the right kind of project to lead off the City's getting heavily involved in the assisted housing field. We are facing a drastic housing situation - one in which you need at least \$12,500 a year to afford shelter without rent supplements. DACHI is important to all of us for what it stands for."

Council voted on three motions, Pickett's to refer the matter back to committee, Piccininni's to defer it for financial study, and Archer's to have the city look into buying the land. All three were defeated on votes of 16-3, 15-4 and 16-3. Those three movers and Alderman William Boytchuk made up the losing side. The Executive Committee's recommendations carried by a vote of 15-4.

Garry Stamm promptly gathered the press about him in the aisle of the public gallery to announce that he and his group would continue their fight. "As far as I'm concerned, the failure of this Council to allow a local referendum of this matter is a basic change of direction for this mayor and this Council," he said: "Mayor Crombie stood for election on the basis of neighbourhood integrity and Sewell on neighbourhood participation. Both have abandoned neighbourhoods to the open attack of developers. I'm not sure where we'll direct the thrust of our fight now, but we're not interested in coming to terms with this particular developer."

DACHI was this particular developer. But the word "developer" had acquired much more than its dictionary meaning over the preceding few years at Toronto City Hall. There had been so many long, bitter fights between "the people" and "the developer" that the term automatically carried with it, for many, connotations of the enemy, a large powerful machine steamrolling over the rights and desires of local residents. This point was not missed by Stamm in the inflection he gave the word "developer": it was also not missed by DACHI.

Even though DACHI won the support of Council, the project's president recalled the meeting with some distaste. "When we went to City Hall we were called 'the developer'." Michael Stuart recalled: "I was not happy about that." Then referring to the reform component on Council added "A number of us had helped these people get elected because they were against developers."

## 8

## Against The Wall

During the last week in January and the first week in February, 1974, the tension surrounding the DACHI issue grew extreme, as it built up to the February 5th deadline that was bound to produce a climax of some sort — the co-operative's option to buy the Cowley houses ran out at midnight that night. Would CMHC come through with the mortgage in time? The tension erupted in bursts of activity from everyone involved in both sides of the issue.

The DACHI group was keeping in close contact with local CMHC officials and was encouraged by the support and help they received from the people in the local office. In public, DACHI spokesmen voiced a confidence they did not feel, that the decision-making level of CMHC in Ottawa was taking the same supportive position and would give concrete proof of this any minute with an announcement of the required \$1.6-million loan.

Since City Council support had come too late for a decision on DACHI to be made at a regular CMHC executive meeting, however, there was really no way of knowing when the decision would emerge.

Stewart Brown recalled the reaction of the Don Vale Neighbourhood Action Committee after Council voted to support DACHI's CMHC loan: "We kept saying to ourselves that if we lose a battle, we move back and dig another trench. That was our philosophy at that time." The fall-back strategy this time was an end run right to federal Energy Minister Donald MacDonald, whose Toronto Rosedale riding includes Don Vale. "What we essentially delivered to him (MacDonald) was the message that there would be a lot of people out working against him in the next election if this thing got through," Stamm said later. As it happened, MacDonald carried Rosedale against the promised heavy PC campaign in the July, 1974 election, but the threat must have been unsettling.

At that time, the headlines were black with energy crisis and energy shortage, and as minister, MacDonald had his hands full. He agreed to

meet with the Neighbourhood Action Committee, though, scheduling the encounter between a trip to Washington and a speech at the Royal York Hotel in Toronto. He spent an hour with them at Brown's house on Metcalfe Street and listened to everything they had to say. Still, Stamm was critical. "He gave us one handshake on the way in, a surly attitude throughout and one handshake on the way out. That was it," Stamm complained.

On February 1, four days before the option deadline, DACHI representatives spent five hours with local CMHC officials going over the entire plan for the Cowley houses and pointing out many changes that could be made in it if necessary. DACHI's technical committee had drawn up a number of alternatives for the 36 houses and the land. With CMHC, they reviewed varying effects with different numbers of the houses sold, with or without new construction, and different amounts of new housing added. The alternatives were there, they said: they would make the project work. But without a mortgage in those crucial days, they stood to lose all the efforts of the past few months and all their hopes for realizing the project.

Because the time was so short and CMHC still seemed uncertain, DACHI wrote to Van Ameringen Realty and asked if they could have an extension on their option period. Ralph Van Ameringen's letter in reply was more than a refusal of the request, it also contained an insight into the extent of the good deal DACHI was on to, and a word of the DACHI opponents in the area.

"Dear Sirs:

We would like to confirm that despite all our best efforts our principals (251012 Holdings Ltd.) refuse categorically to grant you an extension on your option to purchase past midnight Feb. 5, 1974.

"As you must be aware, the option granted you on December 6, 1973 was already at a price well below market, and since that time the average price per house in the area went up about ten thousand dollars. Consequently our principals feel strongly that by selling the houses on the open market in an 'as is' condition they could conceivably realize over two million dollars, not taking into account certain infill possibilities which will add substantially to the above-mentioned retail sales price.

"We are enclosing a number of current listings in order to give you a better idea of present market values in the general Don Vale area. We would like to point out that we have a waiting list of purchasers for most of the houses involved in your option and we have no doubt that most of them will be sold within a few days should DACHI decide not to pick up its option. As a matter of interest we would like to point out that several of the people who have opposed the DACHI project have their names on our list of prospective purchasers.

"We must apologize for not being able to obtain an extension to your option, but we must follow our principals' instructions in this matter.

Sincerely, Ralph Van Ameringen."

The letter was written on February 4, with less than forty-eight hours remaining until the expiry of the option to buy. They were harrowing hours for all who had pinned their hopes on DACHI's developing the houses.

Finally, in the morning of February 5, when everyone's nerves were strung out about as far as they would go, a letter from CMHC was hand-delivered to Michael Stuart as president of DACHI. Opening it in great trepidation, he found bad news inside. The letter was signed by Dick Parkinson, the local CMHC branch manager, but the message it contained was Ottawa's decision. And their decision was, in effect, no. No, because DACHI did not have the rezoning they would need from the City of Toronto before their new units were constructed. "The Corporation is not willing to commit funds to any organization where the success of their development depends on a decision outside their control," was the official way of wording it. The letter invited DACHI to submit an application for a loan which CMHC "would be prepared to consider in principle subject to rezoning", but the hope of future approval in principle would not enable the co-operative group to pick up their option by midnight that night.

While the letter came as a shattering disappointment to the people closely involved with DACHI, it also mystified them in several ways. One major mystery was the letter's announcement that CMHC was not prepared to approve a loan for \$2,909,678. DACHI had applied to borrow \$1,622,758. It might seem that if they were going to refuse the loan, it didn't matter whether they refused DACHI \$2.9 million or \$1.6 million or, for that matter, \$372.6 million. Yet clearly, the federal funding agency had not understood the application; if they lacked the correct figure for

this particular application, who could know what other misconceptions they might have?

The letter's assumption that DACHI would have trouble getting a rezoning from the City was rather hard to understand, given Council's decision less than two weeks previously in support of DACHI, noting that the co-operative plan fit right in with Toronto's official policy on housing. CMHC also assumed in their February 5th letter that the success of the DACHI project depended heavily on the rezoning. This was not true, as members of the DACHI board had pointed out to local CMHC officials at their last meeting.

Altogether, the letter put DACHI in a tough dilemma. The board had met briefly the night before and tried to decide what they would do if word failed to come through from CMHC in time, or if the loan were refused. There were two alternatives: drop the whole project, or pick up the option with the \$5,000 left from their start-up grant and then try to find the \$1.6 million by the March 5th closing date for the sale.

One contingency they really hadn't counted on was CMHC's answering in time but misconstruing their application. Could the misunderstandings be cleared up in time? Was CMHC simply opposed to the whole idea, and their letter really a way of saying, no money no matter what? The small group who had worked so hard and so long and hoped so much for the Cowley houses project could not give it up lightly. They were divided in their opinions as to what had brought them to that point and where they should go from there, but unanimous in the depth of their commitment.

When the board members met again at 5 p.m. on deadline day to make their decision, Stuart had calmed down considerably from the first shock of reading the CMHC letter and an afternoon of telling news reporters: "We've been completely frustrated by our government. The federal government has completely reneged on its responsibility to establish a programme and carry it through." He wanted to start the meeting in a positive way, so he announced that the CMHC letter showed that there was "some confusion to be cleared up, and people will be working on that tomorrow." He read the letter to the board, and hastened to add: "But we must not see this as a reason for losing our composure."

Several people in the small room were showing that they certainly felt



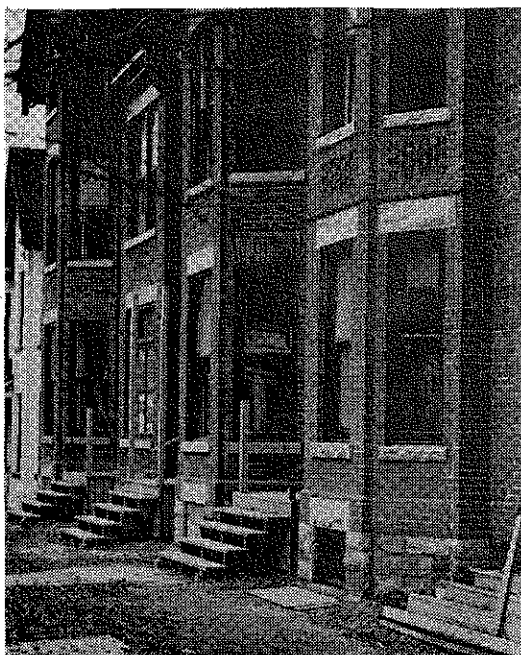
something less than composed at the situation DACHI was in. Frank Mills was angry at the way the letter seemed to be describing some other project. "I don't know where they got their figures," he burst out, holding the letter and shaking his head: "And we worked out various alternatives with CMHC that made the project viable with or without the rezoning. There is some major fallacy in their logic here. Our loan application was clearly for \$1.6 million so we could buy the land and houses. We don't need a rezoning for that. They understood that we could make it all work without the rezoning."

Stuart was more dramatic. "This whole project dies at 12 o'clock tonight unless we do something," he announced grandly: "The only way to give CMHC a chance to correct their mistakes is for us to pick up the option now. That way, our \$5,000 goes to Van Ameringen. If the project goes through, we get it back. If it falls through, we lose it. I move that the meeting direct the president to exercise the option on the Cowley houses before midnight tonight."

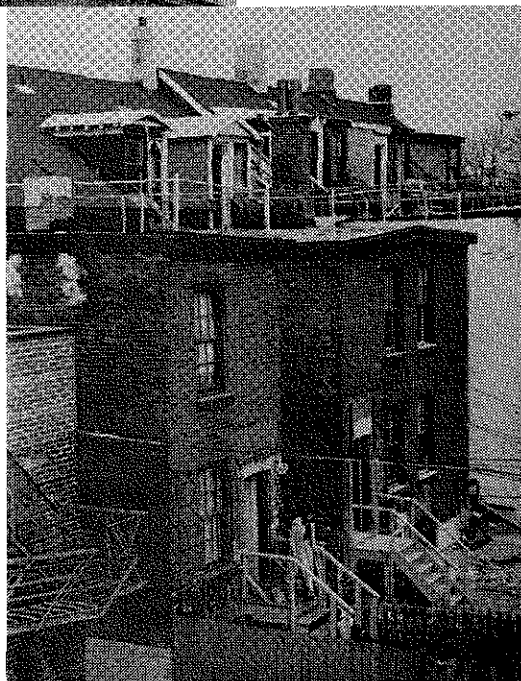
Suddenly there were several people talking loudly at once, with one voice over all wondering how this had happened, when he expected a letter of complete support from the federal corporation.

When Bill Stothers, the journalist on DACHI's board, spoke up firmly, the other conversations died down. Stothers was disgruntled and disappointed, and reluctant to throw good money, and effort, after bad. "They sure found a neat way of screwing the whole thing," he said bitterly. "This makes it extremely difficult for us to deal with the option. Even if we got the rezoning in four months, our whole cost schedule is out the window. And they don't say they'll approve our mortgage if we get the rezoning tomorrow; they say they will consider it, and the CMHC track record on this sort of thing is not favourable. Last night I was ready to go ahead and exercise the option. This letter changed my mind. I don't think we can afford to throw away our start up grant on picking up the option the way things look now."

City planner Joe Berridge tried gently to revive an element of optimism. "The city will try to help," he predicted: "It's just possible that the City could pick up the option. This project is slap down the line of the City housing policy, and how can they have a housing policy based on non-profits and co-ops if CMHC won't finance them? What you're really risking here is \$5,000 and I don't think \$5,000 should stand in the way of your looking down all possible avenues.



*Front of a group of  
the Cowley houses  
on Carlton.*



*Rear of the same group  
of buildings. Renovations  
are in progress.*

*At top left: on Carlton Street, some of the first Cowleys to get their faces cleaned. Removal of old, sagging porches revealed some interesting brick-work, and the original front doors are being spruced up and retained.*

*Below: Some of the unused land on the centre of DACHI's main western block, where the new row-housing is planned.*



"The one chance is to try to get CMHC to change its mind. But you have to look at your other options. If you decide tonight to go ahead with this and you don't get the CMHC mortgage, you could turn the land back to Van Ameringen or you could find some form of raising some interim financing on the open market."

This seemed to reopen general discussion, and the theme now was specifically how (or whether) CMHC could be made to straighten out the errors in their assessment of the DACHI project. "With CMHC, you have to separate the Toronto office from Ottawa," commented City Planner Gord MacDonald: "Teron has showed a distinct entrepreneurial bias. I don't believe he's in favour of co-ops at all. He could have dictated that letter."

Someone suggested that the tenants of the Cowley houses should be considered. If DACHI dropped the option, their days in their various houses would be numbered no matter what happened.

"The only way to help the tenants now is to take up the option and scramble like mad," Stuart put in: "By CMHC's official word they don't understand our proposal, but they are not averse to our exercising the option. Anyone who is against our exercising the option tonight, say so now." Amid a hesitant confusion, he whipped himself up to an emotional peak. "DACHI is going on!" he exclaimed suddenly: "CMHC is not going to wreck it! No one else is going to wreck it!"

Mills was a little more down-to-earth. "If there are no good reasons for CMHC to oppose this then we have to make it difficult for them to refuse it," he said. Stothers capitulated: "I'm not entirely satisfied, but I'm willing to go ahead with it and hope it will all be worth it in the end."

The DACHI board voted unanimously to gamble their \$5,000, pick up the option, and do everything they could to make their Cowley houses plan a reality.

One benefit gained from the CMHC letter was that it really forced the issue of the board's seriousness and commitment to the scheme. Most of the DACHI people trooped over to City Hall where a special Council meeting was in progress. They drafted an optimistic press-release about picking up the option, and ran off some copies.

Alderman Sewell moved restlessly in and out of the meeting, trying to keep up with what was happening in both places and make plans for how

best to tackle CMHC on the DACHI mortgage. "They have not turned the mortgage down," he told a reporter in the coffee lounge behind the Council chamber: "They have just imposed a staggering condition, a totally unreasonable condition upon their approval. We have to try to get this condition changed. If we can't get it changed this will spell the end of non-profit housing in Toronto, because there couldn't be a cheaper or better non-profit scheme than DACHI." Sewell, Berridge, and senior City planner Howard Cohen sat with some DACHI people in the lounge and hammered out a plan for the three men to fly to Ottawa early the next morning and meet with Teron and other CMHC officials to try to straighten things out.

The emissaries hurried off to catch a few hours sleep before the 7 a.m. plane to the Capital. Dave Roffee, an assistant to Donald MacDonald, met them at the airport. The Energy Minister was in England trying to sell nuclear reactors, but his office was made available. Since the earliest appointment they had been able to get with Teron was still hours away, they collapsed in MacDonald's office for a while, then went to the art gallery, found that they could not concentrate on the pictures, and brooded over cups of coffee.

Finally, the minister's car took them to Teron's office. The conference brought together Teron, several other CMHC officials including Dick Parkinson from Toronto, Dave Roffee, Sewell, Berridge, Cohen, and an assistant to then Urban Affairs Minister Ron Basford. Roffee was apparently afraid that Sewell would get carried away and blow their chances; just before they went into the meeting, he admonished the outspoken Toronto Alderman, "Whatever you do, don't mention class warfare."

The two hours of free discussion seemed to the participants to pass very quickly. Sewell, Berridge and Cohen tried to show how DACHI could go ahead without a rezoning, and produced real estate lists to prove that the CMHC appraisers' figures for the Cowley houses were thousands of dollars too low.

With CMHC's promise to review the matter, the three men returned home exhausted but encouraged. Perhaps in the hope that saying it's so may make it happen, Sewell told the local press that night: "I expect that in the near future the mortgage will be approved without the rezoning condition."

Two days later, the Toronto *Star* ran an editorial deploring CMHC's

foot dragging over the mortgage money. "CMHC ought to be encouraging more DACHIs instead of putting obstacles in the way of the one that's planned," the paper observed.

The following week, not to be outdone by Sewell and company the Don Vale Neighbourhood Action Committee organized an emissary group and made their own appointment with Teron. Stamm, Brown, and four others flew to Ottawa and met with more or less the same people who had seen Sewell, Berridge and Cohen a week earlier. The DACHI opponents flew home feeling more or less satisfied that CMHC had blocked the mortgage and heard them out.

While a lot of the action was centred in Ottawa during that period, things were not stagnant in Don Vale. The Toronto Christian Resource Centre, an organization that rented one of the Cowley houses, was worried about the split in the community over the DACHI issue. They decided that it was past time that someone should approach residents systematically, explain the DACHI proposal, and answer any questions they might have. The Christian Resource Centre borrowed community worker Jim Houston from the Inter-Faith Committee of St. Simon's church to co-ordinate and give out information about DACHI to the community. Houston met with members of the DACHI board, prepared a fact sheet on the DACHI proposal, and organized a team of canvassers to take it round to every home in Don Vale and discuss it with the residents. It was something DACHI should have done themselves long before then.

The DACHI people worked and planned at a furious rate, somehow trusting that when March 5 rolled around, the \$1.6 million would be in their account.

Information exchanges continued with CMHC, and finally word filtered down that the mortgage approval would be announced on Friday, February 22. Friday came and went, and nobody announced anything. The following Monday and Tuesday came, and went. Still no word. The closing date for the purchase was a week away. Eleventh-hour panic was threatening to settle in again.

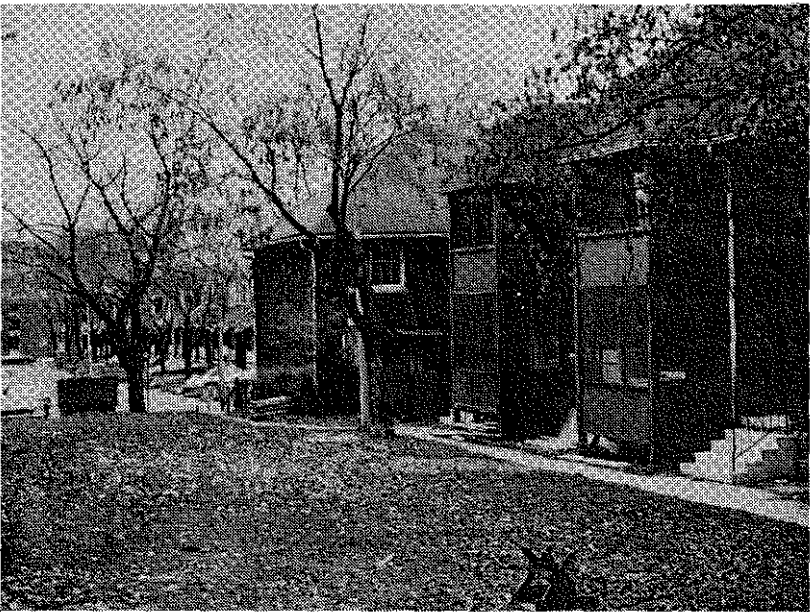
At last on February 27, Urban Affairs Minister Ron Basford announced that a \$1,637,757 loan to DACHI had been approved. Wood spoke for DACHI later that day when he told a reporter: "We are delighted but this is really only the beginning. Many people thought we would have carte blanche after getting this approval. What we really have is just enough

money to buy the properties. Now we have to sit down with the local residents and work out the details of the project. This will be a very long process."

While DACHI was delighted, Garry Stamm was making noises that could be translated roughly as: curses, foiled again. Phoned that day for a reaction to the mortgage approval decision, Stamm raged: "It's a ripoff. It's a purely political decision. I'd like to know how Basford is going to rehouse the people kicked out by the co-op, and I challenge them all to prove the economics of the project." In a more personal vein, Stamm added: "This area is going to be too crushed and pressured for me. I don't know if I want to raise my family here now. The people in that co-op won't be part of the community. They'll just add to the pressure on the neighbourhood. I'm prepared to sell my house to Basford for the middle price of three independent appraisals. You print that — the middle price of three."



*Two views of Spruce Court; one of Toronto's first ventures into public housing. Built in 1912, the buildings are now being renovated and are owned by the City.*





## 9

## Spies and counter~spies

The spring of 1974 turned into a harrowing season for the people involved in DACHI.

Towards the end of February, DACHI had held block meetings in Don Vale trying to find interested people who would help provide community input for the project. They distributed leaflets to the homes in each block with the time and place of each meeting and an appeal for people to come out, ask questions, and get involved. It was hoped that two residents would be elected at each block meeting to join in a committee to work with DACHI, keeping the area informed about what the co-operative group was doing and funnelling residents' views back.

Four meetings were held each night for three consecutive nights. The people involved in DACHI split up into teams of two to attend the meetings, answer questions, and organize the residents' committee. "Oh, it was terrible," Michael Stuart moaned, remembering: "The attendance was so low it was horrible, and the participation was completely hostile."

The Don Vale Association Homeowners and Residents had approved the DACHI plan on January 15, City Council had approved it 14 - 4, and tenants in 21 of the 26 occupied Cowley houses had signed a letter giving their approval. The main interest in the community now lay with those who still wanted to see DACHI stopped, members of the Property Owners Association and the Don Vale Neighbourhood Action Committee. The block meetings were not a roaring success.

The CMHC mortgage came through at a time when DACHI was feeling a lot of pressure from within and without. Its opponents in the community were still very active, and there were a few problems even among their own board members. Aside from a few tenants who were trying to put together a Cowley tenants' committee, the reaction of the majority of Cowley-house residents was still one of massive indifference.

Some DACHI board members were involved in occasional personality conflicts and disagreements with Michael Stuart, and felt that Stuart's presidency was harmful to the project's image. Two informal meetings in March hashed this out without resolving anything. Joining a few of the active DACHI board members one evening at the home of Bill and Polly Evans, Ward 7 Alderman John Sewell gave a dutch-uncle talk strongly advising them to replace Stuart as president and find some effective way of dealing with the community.

The second occasion brought together Stuart, Mills, Walker and Wood at the Community Secretariat for a long, emotional battle about the way things were going: Stuart was urged to delegate more authority and to keep out of the public eye, but nothing concrete was decided and the problems simmered below the surface without ever reaching debate at an open board meeting.

The Don Vale Neighbourhood Action Committee produced and circulated a two-page document entitled, "Demands to DACHI". There were at least two that would have killed the project if DACHI complied: One was that Cowley residents to be able to buy their homes, an impossibility under the terms of the CMHC mortgage; while another would have had DACHI turn over the two largest houses on the site at cost for senior citizens' housing, something that would jeopardize the project's financial feasibility.

Stamm was busy once more writing to Basford. This time he asked for an \$18,000 grant for the Don Vale Neighbourhood Action Committee to undertake a study on housing and urban development needs in Don Vale, although for fifty cents anyone in the area could have told you that the study would find that the DACHI project was unnecessary and harmful to the future of the neighbourhood. Basford wrote back that he felt the City planning staff would be the appropriate authors of any such study, and that DACHI was quite in accordance with City housing policy. Actually showing traces of an official sense of humour, Basford's letter went on to suggest that, if Stamm's committee was interested in housing in Don Vale, they should apply to CMHC for start-up funds to do their own non-profit development.

One vital decision DACHI had to make during this time was the selection of a project manager to supervise the work done on the houses, the relocation of tenants and the physical progress of the whole project. Obviously it was a sensitive position. An advertisement was placed in the

*Globe and Mail*, and a committee under Keith Loffler screened applicants and prepared a shortlist. Two of the people considered were a volunteer and an employee, both of whom had contributed considerably to the success of the scheme. The advertisement also turned up competent applicants who had had no previous dealings with the co-operative.

It was a painfully difficult decision to have to make. There was a strong feeling that someone who had been with the project from the start, had a comprehensive knowledge of its whole history and background, and had a proven willingness to work hard for it, would be the most effective choice. But by this time everyone involved with DACHI was highly sensitized to the fuel that any of its actions might give the opposition. They didn't want to leave themselves open to charges of nepotism, or providing for one of their own to make money from a non-profit project. In the end this fear of raising suspicion of conflict of interest overrode everything else: DACHI decided to consider only applicants who had no previous connection with the project, although there were those who agreed with Michael Stuart when he commented later: "We turned down out two most effective applicants." The debate left its scars.

The board eventually decided on Walther Schlapkohl, an electrical engineer, as project manager. Schlapkohl was new to DACHI, he had experience with a company that had done renovations, and he seemed to have a understanding of the Cowley houses feasibility study. He was hired in the middle of March.

City planner Joe Berridge, still faithfully attending DACHI meetings, stressed early in March that a project flow was necessary to give the Cowley tenants a clear idea of what would be happening when, what specific rents they would be paying, and what units they would eventually occupy. These were details everyone involved with DACHI should become very familiar with, he said: "Whoever talks to a tenant about that tenant's situation must be knowledgeable and explicit." Although charts and reports had been drawn up, there were still many unknown factors — a point the tenants themselves would still be making months later.

When DACHI took over the Cowley site in March, they opened a site office, in an unoccupied Carlton Street house, which became not only a centre for staff operations but also a place for their committees to meet and a physical focus for the group in the community. At about the same time, the co-operative was hit by the first of two fires. Both were in houses rented out to middlemen who had had the same arrangement with

Van Ameringen before DACHI bought the properties. The houses were, in fact, used as illegal rooming houses, with hotplates in the rooms.

The March fire, which did only about \$800 worth of damage, was in one of three houses DACHI was renting to a man named Harry Kukuritz for about \$150 per house each month. A second fire in July completely gutted 40 Spruce Street, doing \$16,000 worth of damage to the house, rented to a man named Pat Bluen who lived there with his wife and had five roomers. After the first fire, DACHI decided to take a firmer position with middlemen acting as absentee landlords. Kukuritz was asked for possession of the two houses he didn't occupy himself. Stamm took the opportunity of copying DACHI's letter, and using it to try to convince people that the co-operative group was arbitrarily evicting Cowley tenants. In the meantime, DACHI assumed direct control of rent collection in the properties.

DACHI now hired architects Carter and Greenberg, and the plan for the Cowley houses went through several changes before it was decided that two large houses on Carlton would be sold, one small, dilapidated house on Dermott Place would be demolished, and the other 33 existing houses converted to provide 54 rooms and 59 flats. New construction was to be limited to 18 townhouses on the site west of Dermott Place, between Carlton and Spruce. With a reasonably set plan, a project manager, and a site office, DACHI hired a work crew and got going on renovation of three of the Spruce Street houses with money from their LIP grant. While their own crew worked on the Spruce Street houses, DACHI's technical committee prepared estimates for the renovation of 10 houses on Carlton and put the job out to tender. Everyone was delighted when two of the three tenders they received came in below the estimates.

While the technical side DACHI was sailing rather smoothly on, there were some ugly and inventive new snarls in the project's public relations. The residents' committee DACHI had hoped to get out of its disastrous series of block meetings was so clearly opposed to the project's going ahead at all that DACHI simply dissolved it. Yet the co-operative clung to the hope of somehow locating a group of residents to keep information flowing between the board and the community. They called another public meeting in the Don Vale Community Centre.

The Don Vale Neighbourhood Action Committee came well prepared and submitted the names of six anti-DACHI people. Few other residents came at all. While discussion stumbled along, someone was hastily dis-

patched to a part of the community centre where a number of residents favouring DACHI were at another gathering. Just before the vote was to be taken, the door burst open and the pro-DACHI crew piled into the room, noisily volunteering to take part in the committee. A 20-member group was established, with a precarious balance preserved between those people who favoured the project and those who thought it was all an evil plot.

It was not the sort of group anyone could imagine working happily together, and in fact each of the three meetings it held ended in a standoff of some sort. Between meetings, the committee almost strangled itself on intrigue. . .

Val Brown, a member of the anti-DACHI Neighbourhood Action Committee, took the minutes of the first meeting because she is proficient in shorthand. At the second, Barbara Walker, wife of DACHI board member Pat Walker, complained about how the first meeting had been recorded, and took the minutes herself. After the meeting, she carried them home with her. A few days later, Lynn Wilson of the Neighbourhood Action Committee came to the Walker home asking to borrow them. Highly suspicious at this request, the Walkers refused. The Wilsons were very suspicious at the refusal, and Lynn's husband appeared at the Walker door shortly afterwards. He was given the minutes, but when Barbara Walker surreptitiously followed him, and saw him take the minutes into Garry Stamm's house, she felt that all her suspicions were confirmed. There was obviously no need for James Bond pictures at the local theatre in that period; the community had all the spying and counter-spying it could handle.

At its third and last meeting, the committee entertained itself with a screaming debate on whether or not it should ask the residents' association to authorize it to make decisions on the association's behalf. After impassioned speeches for and against, the committee voted 8-7 in favour of the motion. Janet Howard, president of the residents' association and a member of the committee until that moment, stood up, announced she was quitting, and made a dramatic exit.

The following week, the last in April, the residents' association met to consider the committee's recommendation. It got off to its usual start with a bitter clash over procedural matters, then Wilson moved that the association give the committee a mandate to act on its behalf in dealing with DACHI. "The committee would be a complete waste of time if we have no rights to tell the developer how the community feels," said David

Weenen, a local contractor and opponent of DACHI: "We would be hamstrung if we had to come to a meeting like this one tonight over every little detail."

"That's insane!" Deborah Samuel shouted, and Barbara Walker leapt to her feet to deliver the minority position from the committee. "We don't want to shove anything down your throats!" she cried: "We don't want carte blanche. We want to see this community involved in this project."

A man named John Wilcox told the meeting that he felt the mandate would "virtually give this committee government responsibility with regard to DACHI. We would be waiving our rights as a community." David Attis, a member of the committee and a DACHI opponent, warned everyone not to get excited about the work "mandate". He then coined one of the catchwords of the debate by saying the committee would make its own decisions only about such details as "whether DACHI uses yellow bricks or red bricks", leaving major issues to the whole association.

The debate went on for some time and got very wild, even for the Don Vale residents' association. Finally, Dennis Wood spoke on behalf of DACHI. "This committee is not representative of a cross-section of this community," he said: "It is dominated by the Stamm group. DACHI wants a committee interested in housing in this community for people with low to moderate incomes."

When the heckling and shouts died down there was a show of hands. The meeting voted 92-63 not to give the committee a mandate to act for it, in effect repudiating the committee altogether. DACHI was back to square one with the community, with no group to work with, but had certainly won the round. Because the hour was late, the meeting adjourned without appointing another committee. The matter would be handled at another general meeting in two weeks' time.

It was fairly clear to everybody attending the meeting that if they all met again in two weeks, and started from scratch to name people to a committee and set out its terms of reference, they could sit there shouting at one another day in and day out for weeks without getting anywhere. Summit conferences were held on both sides, and a resident named Scott Aspinall became the unofficial courier between the two groups. He ran back and forth between DACHI and the Neighbourhood Action Committee negotiating over names and terms for days. The residents' association meeting was set for May 8. Hours before the meeting was to take place,

six names had been found acceptable to both groups, and haggling was still in progress over the seventh. Doug Phibbs, a homeowner on Amelia Street, was not finally cleared by the DACHI group until a half-hour before the residents' association convened.

Because of the day on which it was ratified, the committee ever after called itself the 8th May Working Committee, a rather marxist-sounding title that bore no earthly resemblance to the make-up of the group. The 8th May Committee met the week after it was appointed, and every week or two after that for several months. To the seven members named by the residents' association, Peter Akehurst, Frank Bugala, John Davey, Doug Hughes, Doug Phibbs, Leith Piper, and Robert Russell, were added two Cowley tenants, Bill Lee and Gerry Martin, selected by a tenants' meeting. They all took their job very seriously and put in many hours over the late spring and summer absorbing as much information about the Cowley-houses project as they could ferret out.

At its first meeting, the committee elected Doug Phibbs its president. It was a good choice in that Phibbs is a lawyer with a very orderly approach to everything and he made sure the meetings were run properly, all correspondence was dealt with efficiently, and careful records were kept of all the committee's activities. However, no immediate relationship was established between the committee and DACHI, which led later to a rather cold reception for Phibbs' formally-worded letters at the co-operative's board of directors.

The lack of close communication between the two groups became awkward before long. Members of the community attending meetings of the 8th May Committee asked why no DACHI board members were present to answer questions, and expressed resentment at their absence. At the same time, board members were asking one another why the committee wasn't inviting them to sit in and take part in the committee's deliberations. With a little mutual trust, everything could have been cleared up fairly easily, but with the history of the project and its reception in Don Vale, nobody trusted anybody else on anything. Relations between the board and the committee never advanced beyond an impersonal, and even strained, basis.

Committee members started dividing up the chores right away. They spent evenings and weekends between the times they met studying planning documents and working on reports to take back to the full body. Individually and in twos and threes they sought out officials of CMHC and the Province, City planning staff, Cowley tenants, interested members of

the community, and anyone they could think of with something to contribute. They drew up sets of questions and sent them off to DACHI when they could not find the answers elsewhere.

Usually the committee gathered at the Don Vale Community Centre for their meetings, but one Thursday evening in June they took a sort of field trip a couple of blocks away to the Christian Resource Centre, one of the Cowley houses, where they heard a presentation on the DACHI site plan from Frank Mills, Walther Schlapkohl, and the architects DACHI had hired. They went over the details of the scheme, and the committee suggested that DACHI prepare a slide show about the project to give area residents a clearer idea of what it was all about.

Before long, the committee members had worked up a genuine interest in the project and how it was progressing. Chairman Doug Phibbs and Doug Hughes, an architect, toured 26 Spruce Street while it was being renovated, and kept a close eye on the work being done there. Hughes wrote a report saying he found the workmanship adequate, but Phibbs found the rooms too small to his liking. Phibbs was also distressed to see workmen on the site renovating in running shoes, bareheaded. He complained and was pleased to see hard hats and work boots added to the crew's equipment.

City planner Joe Berridge attended one evening meeting and startled the committee members by his open enthusiasm for the project. "He is the planner in charge of this, and he admits he is keen about it," Phibbs said a few months later, still surprised at the thought. Berridge discussed a report he had written for City Council's Executive Committee recommending that DACHI be granted the rezoning needed for its new construction. The rezoning was not needed to increase the density of the site, but to revise the parking and setback requirements. DACHI intended to provide only 50 per cent parking spaces instead of the 100 per cent usually required, and wanted to build on Dermott Place in line with the existing houses instead of farther back from the road where current requirements would place any new construction. Berridge and the committee exchanged views, found each other receptive and sensible, and parted in mutual respect.

At summer meetings of the residents' association, a Carter and Greenberg slide show of the co-op plan was shown, and the 8th May Committee collected questions about the project from residents. These questions, like the questions the committee itself came up with, were mailed by Phibbs to the DACHI site office. A sample of the tone of communication between



the two groups is the first paragraph of a Phibbs letter to DACHI dated July 16, 1974:

"Dear Sirs:

Enclosed herewith you will find a series of written questions requiring a written reply by the appropriate DACHI official. A self-addressed envelope is enclosed for your convenience and we would trust that your answers may be returned to the writer and received by Monday, July 22, 1974."

This type of letter drove Michael Stuart absolutely wild. Stuart, still president of DACHI at that time, is a rather disorganized type of person, and doesn't find it easy to stick to schedules. Each time he sat down with the questions he was interrupted by other things. July ended. On August 6, Phibbs wrote a curt note pointing out that "the writer" was still waiting for his answers. Stuart grumbled and groaned, but finished the answers and sent them off.

At some point it was inevitable that Stuart and Phibbs should meet, and that their level of rapport would be similar to that at the Stuart-Scrivener encounter. It happened in August, when Stuart, uninvited, attended an 8th May Committee meeting and volunteered to answer questions. There was a great deal of hostility in the room from the moment he entered. Throughout the meeting, Stuart reacted extremely defensively to the most innocent questions, and Phibbs and Robert Russell were clearly on the attack. It went on for almost two hours, with Stuart not understanding many of the questions and feeling put upon, and Phibbs and Russell convinced he was evading the issues they were getting at. Everyone else was intensely uncomfortable. Finally, Stuart left, and Leith Piper commented sadly: "We wasted all that time not understanding each other's questions and answers." The committee agreed to meet with other members of the DACHI board to try to clear up the points they were working on.

"We'd better talk to the whole DACHI board," Robert Russell advised the rest of the group: "If you're conducting a royal commission, you want to talk to the people you're set up to investigate." Russell was wearing a pullover shirt with the word "co-op" stamped in red letters across the front. He saw it at a Salvation Army store, he explained, and couldn't resist buying it as a kind of uniform for committee meetings.

It was a credit to the residents' association that in the midst of all the raging and bitter feelings in the community on both sides of the DACHI

issue, they were able to establish a working committee of people who accepted that the co-op was going ahead, and developed a genuine and strong interest in finding aspects of it that called for improvement to make it as positive an addition to the area as possible.

One rather neglected aspect of DACHI that the committee was able to follow closely through their two Cowley tenant members was the progress of tenant interest and involvement in the co-op. Although a form of tenants' committee was established in March, so few of the 105 Cowley-house residents knew what was happening as late as the first week in July that the first newsletter the tenants' committee distributed to them started out:

*"Who is Mr. DACHI?"*

Many people think that a man named Mr. DACHI has bought the 36 Cowley houses. This is not true. There is no Mr. DACHI.

DACHI stands for Don Area Co-operative Homes Incorporated. This is a board of 10 people from the Don area who applied to the federal government for funds to purchase and renovate the Cowley houses. The government lent the money under the condition that this would be a non-profit co-operative housing project."

The newsletter went on to explain very basically what a co-op is, what is involved in being a member of one, what had been done that far on the Cowley project, and whom to contact to learn more. It urged everyone to come out every second Tuesday evening to participate in the tenants' committee.

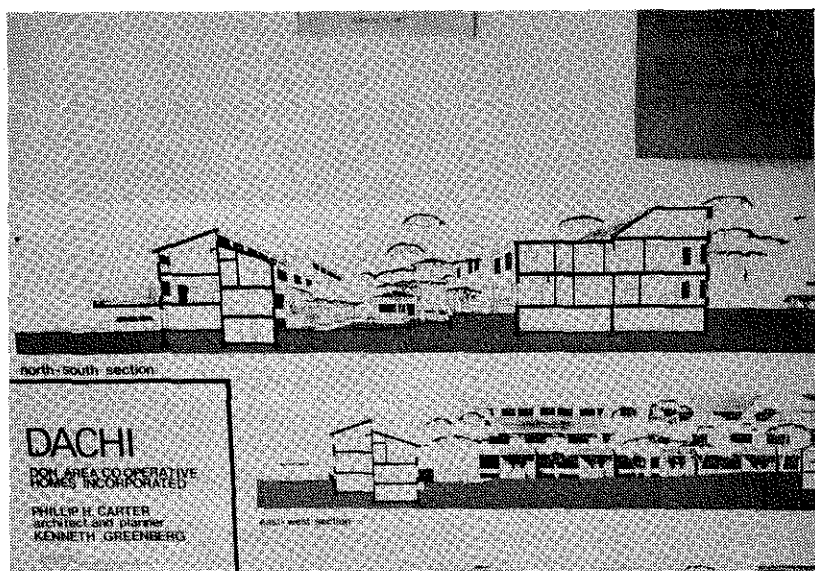
The Cowley residents' group was already involved in discussions that foreshadowed the role they would eventually play in managing their own project. One July meeting included a debate about fire insurance. The tenants had learned that the costs of fire insurance would almost triple if hotplates were used for cooking in rooms. In the one house where this was still done, the family living downstairs offered to share their kitchen with the tenants upstairs. The ground-floor family was given a \$6 weekly reduction in rent.

The tenants were also beginning to discuss the need for a set of rules for living in the co-op, and the problems of new tenant selection. They

agreed that they would have to work out procedures for evictions, and less drastic ways of enforcing their rules. The assistance the Christian Resource Centre had earlier decided to give was continuing as Jim Morin, who worked at the centre on an Opportunities For Youth grant, did organizing work with the Cowley residents. When he left after a couple of months, the residents hired an organizer who only lasted two weeks. It became clear that the tenants' committee would have to strengthen itself to become the continuing force, with sporadic outside help.

For a period in late June and early July, the houses around Don Vale were decorated with a colourful array of election signs advertising candidates in the federal election set for July 8. In general the people involved in the DACHI project and supporting it, although many would usually feel inclined to vote NDP, were solidly for Energy Minister Donald MacDonald, seeking re-election in the Rosedale riding that includes Don Vale. Many of the more vocal DACHI opponents came out for MacDonald's strongest challenger for the sets, Progressive Conservative Hal Jackman. Stamm and his friends worked long hours for the Jackman campaign, placing signs, canvassing and distributing literature. Meanwhile, houses that had not seen Liberal signs for many moons, if ever, were displaying the image of the Energy Minister.

When the returns came in the night of July 8, MacDonald was returned by a comfortable margin.



*Elevations for the new infill row-housing planned for the vacant interior of the Cowley assembly by architects Carter and Greenberg.*

## 10

## A sense of participation

One year after passage of the National Housing Act amendments aimed at encouraging non-profit housing projects, most of the Toronto groups which had sprung up in response to the new legislation were on the point of going under from discouragement and lack of funds. One such group, the South Cabbagetown Housing Project, had already folded. After many months of meeting and planning, poring over design plans and figures, and always searching for houses that would meet CMHC requirements and still calculate out to low rents, the groups that remained had come to a depressing conclusion: the NHA amendments would not work in Toronto, or in any large Canadian city where house prices were soaring.

On June 12, 1974, 13 non-profit and co-op groups in the Toronto area sent a telegram to CMHC president Teron and Urban Affairs Minister Basford which said in part: "Existing non-profit legislation is almost impossible to make work in Toronto. CMHC guidelines sent from Ottawa have forced Toronto CMHC officials to return the applications of several non-profit housing groups because their rents were too high, although they admit acquisition prices were realistic."

After sending the telegram, members of the groups held a press conference at Toronto City Hall to make their problems public. While they were explaining the situation to reporters, some of the bitterness and frustration they were feeling crept into their voices and their words.

"Mr. Basford has announced a glamorous \$9-million loan for the city of Toronto's non-profit programme, but around the back door he was killing all the community co-ops," said Dallard Runge of Riverdale Co-operative Houses. "While we have spent eight months negotiating with CMHC, house prices have escalated even more. We have an offer to purchase—we put a deposit on one house. It may be the only house we can buy, a white elephant co-op. We could become known as the one-house co-op."

Judy Goldie of the Ward 3 Community Housing Project said the federal programme is so unworkable in Toronto that it is a myth. "It's not a programme, it's a struggle," she complained: "You are talking about groups struggling for their very existence, encouraged by start-up grants and deluded into thinking that the programme is going to work."

The groups found that the low-income families they were trying primarily to serve were becoming excluded automatically while the projects were still on paper. The high costs of land and houses made rents viable for low-income people an impossibility, and large families would be cut out when houses had to be divided into two-bedroom apartments to bring in enough rent to pay the mortgage. The CMHC standards they had to meet with their renovations were designed for new construction, and would often be difficult and expensive to achieve in old houses.

Local CMHC officials could go over the details of their proposals with them, understand the problems, and acknowledge that the programme was not working in the Toronto area. That was small consolation when decisions made in Ottawa had brought the non-profit housing movement in Toronto to a virtual halt before it was really on its feet. It was frustrating particularly because many of the non-profit groups had been formed in response to the NHA amendments. "We all took the federal government seriously," said Dallard Runge. "The community groups got together and responded to the legislation, then we found that it didn't work."

The June 12 telegram to Teron and Basford resulted ten days later in a meeting between Teron and representatives of the non-profit groups at Dixon Hall in the central South-of-Carlton district of Toronto. Teron barred the Press and refused to discuss the matter while Alderman John Sewell was in the room. After Sewell left, he said there was very little hope that the programme would be changed to make their proposals work. He suggested that if they wanted a greater subsidy they should ask the politicians for it. The three-hour meeting left the groups more disheartened than ever. Increased subsidies were, in fact, just what they did want. They felt that CMHC in Ottawa vastly underestimated land costs in urban areas, and higher grants were the only thing that would make non-profit programmes work.

One hope held out for the future of non-profit housing in the Toronto area was the interest of unions and broad-based groups like the Labour

Council of Metropolitan Toronto. But when the Labour Council planned a project at Main and Gerrard Streets, CMHC refused to use provincial subsidies in calculating the economics of the project, leaving the rents too high to be viable.

When Barney Danson took over from Basford early in August as Minister of State for Urban Affairs, he inherited a fund of bad feeling on the part of everyone involved in the non-profit movement in the Toronto area. Barely two weeks after his new appointment, Danson met in Ottawa with Toronto Mayor David Crombie, and later with a group of Toronto labour leaders, only to find them both singing the non-profit blues. The Minister assured them that non-profits and co-ops were high on his list of priorities, and that he hoped to untangle some of the administrative red tape that had been causing problems. He later told reporters that he did not intend to let "bureaucratic hangups and roadblocks" slow the construction of housing for low-income people.

Within eight days, Crombie was able to announce more federal funds for the City's own non-profit programmes, as well as CMHC approval for the Labour Council's Main-Gerrard project and another non-profit project in Toronto, the Dufferin Grove Housing Co-operative. It was a start, but the basic question of increased subsidies was still not answered. Three months later, Danson would tell reporters that he was still looking for concrete ways to decentralize the decision-making process at CMHC, and examining the possibility of buying sites for non-profit groups to lease them back over a long term, instead of giving out ten-per-cent grants.

DACHI was the object of some resentment among other non-profit housing groups in Toronto. It certainly had its problems, but they were problems the others would have been pleased to sort out rather than being faced with what seemed the impossible task of clearing that first hurdle of financing. The DACHI project was bigger and better-known than most of the others, and, most importantly, it had the coveted CMHC approval for mortgage money. DACHI still needed rezoning approval from the City, however, for its new construction. Planner Berridge had written a report recommending approval, but since it was the summer lull at City Hall and the Buildings and Development Committee would not be meeting until September, the report went to the Council's Executive Committee.

The course of that meeting was like an old, familiar song by this time: the same old opponents stood up and said the same old things, and DACHI

sat quietly saying nothing. The only incident to enliven the proceedings was Garry Stamm's challenge of the density calculations in the City Planning report. Berridge had calculated the density of the Parliament-Spruce-Sackville-Carlton block containing the Cowley houses instead of adding up the plots of land each Cowley house stood on and taking the density from that. This enraged Stamm. "The planners' figures are wrong, the density here is all wrong," he stormed: "The whole planners' report is an outright fraud!"

This was too much for Alderman Karl Jaffary, who interrupted to ask mildly if Stamm really wished to stand by that rather surprising charge.

Stamm backtracked and changed his position to: "I meant that this part of the report is misleading."

When acting City solicitor Michael Fram said his staff could not have the rezoning bylaw ready for the September 1st meeting of the Buildings and Development Committee, the executive charged the committee to hold a special meeting on the DACHI issue as soon as possible in September.

DACHI was busy during the summer renovating the Spruce Street houses with their own work crew, using LIP grant money and the bank loan. Even this was running low by late July, however, and it was welcome news in early August that CMHC had approved a \$945,140 loan for renovations and new construction. The conditions were reasonable, including requirements that DACHI take out fire insurance to cover the properties for \$2,582,897, and that they commit themselves to finishing the renovations by June, 1975.

CMHC suggested that their officials be invited to the formal opening of the project. Another clause provoking great hilarity at the board meeting where the Corporation's missive was discussed was headed, "Plaque". It read: "To give recognition to the contribution provided by the federal government we will wish you to install a plaque in some appropriate location. The plaque will be supplied by us when the project nears completion." "Appropriate locations" suggested at the meeting included the basement floor of 255 Carlton Street, but the ultimate decision on that point was left to a time when everyone could be a little more properly solemn about it.

The board voted unanimously to accept the conditions, which Dennis



Wood said were non-negotiable anyway, and enter into the mortgage agreement. That agreement was still held up for a time on a holidaying CMHC official's desk, but it did eventually come through as promised.

At the same August board meeting, a basic problem arose involving the Cowley-house residents. The houses along Carlton were about to be renovated, and objections were being raised by one tenant family who had to be out of their house by September 1 so that the contractors could move in. Through community worker Jim Morin, they told the board that they weren't prepared to move hither and yon in the Cowley assembly without knowing where they would end up, or how much rent they would eventually be paying. Project manager Schlapkohl said he had offered them three different houses on a temporary basis at the same rent they had been paying all along, but they didn't want to stay in the project at all until they knew which house would be theirs on a more permanent footing, and what the price tag would be.

Wood reported that he had attended a meeting of the tenants two weeks earlier. "There is an obvious lack of information available to the Cowley-house residents," he said. "It's time that we got a full and final financial analysis done." The board voted to set up a committee to prepare a financial report complete with rent schedules as soon as possible, and to offer the family who had raised the issue a four-bedroom house temporarily at \$175 a month. To the suggestion that they would still not be satisfied, Wood replied: "We'll tell them that we'll do our best to help with the hardship of moving, we'll do our best to get the information on final rents in time, but you have to move. If you're going to live in a co-op, you have to learn to co-operate."

The time when residents could move into their permanent quarters was not far off. The ten Carlton Street houses were scheduled for completion on November 10, and the units should be occupied as soon as they were renovated. Schlapkohl had the headache of trying to sort out a schedule to keep everybody adequately housed throughout the process of renovation without shifting them around from place to place any more than necessary, while at the same time keeping blocks of houses empty while the work on them was being done. He was also getting building permits for the renovations from the City in advance of each section of houses being vacated for work. The board tendered out the job of renovating the ten houses on Carlton and accepted a bid of \$339,820.

While DACHI sorted out renovations and relocations, the 8th May Working Committee was polishing up its report to the homeowners' and residents' association. Early in September, the report was presented to a disappointing turnout of perhaps seventy people in the Don Vale Community Centre. It was a long and carefully-researched document, critical in some ways and approving in others.

Committee members had serious reservations concerning the architectural merits of the Cowley-house proposal. They questioned the design of the new houses planned, and suggested that such details as roofs and windows be made similar to the existing houses around them. "DACHI must assure Don Vale, existing finances notwithstanding, that its new and renovated houses will be compatible with the general character of existing houses," they wrote.

The committee also expressed horror at the "incompleteness, inconsistencies and lapses of detail" in the financial analysis provided them by DACHI. But they found that schools and services in Don Vale were capable of absorbing the project without shortchanging anyone. Looking at densities, it reported that the average density in Don Vale is 80 people per acre, with separate blocks ranging from 52.8 to 120.4. St. James Town has 350 people per acre, and the City's proposed Dundas-Sherbourne project nearby will have 336. The DACHI development will have 180 people per acre on the north part of the site and 112 on the south part. The committee also found that DACHI's proposal for 50 per cent parking spaces instead of the usual 100 per cent required by the city was reasonable. A Social Planning Council study of the Don area in 1972 showed that only 30 per cent of the tenants there had cars.

There was some controversy about the part of the Cowley site east of Dermott Place, and the committee's report tried to cover all angles of that. The large open space in the middle of the block east of Dermott was seen by some members of the community as a good spot for a park. However, the City Parks Department was not enthusiastic about the idea of creating a new downtown park on a site hidden from the street by houses, remote from any well-travelled route. And while DACHI was not planning to build new houses on that land, the board was reluctant to commit the corporation irrevocably to never building anything there.

The committee report did zero in on the three weakest sectors in DACHI's operations to that point: tenant organization, community relations, and plans for maintenance in the co-op.

There were 111 people living in the Cowley houses at that time, and 200 more would have been added by the time the project was complete. In general, these were not people who were used to meeting mortgage payments: they were used to having a landlord make all the decisions. The committee pointed out that there was a great need for some sort of co-op educational programme to prepare the Cowley residents to take over management. It had studied what material was available on tenant-selection committee to work on the basis of certain specified criteria and responsibilities which it proceeded to outline.

The 8th May Committee noted that maintenance was a subject virtually ignored by DACHI up to that point, and recommended that basic standards for this be set right away, to be modified if necessary as the development progressed. The Committee also reviewed the lack of public relations in the community on DACHI's part and suggested that in future the co-op corporation try to improve its community image and develop some system of neighbourhood relations.

The 8th May group would have been pleased if they had known of certain rumblings in the DACHI organization at that time. Wood and Mills, two of its most reliable, hard-working members, had been consulting for several weeks to re-think the nature and the structure of DACHI. They talked to others involved with the corporation, and agreed on changes that came about through the next few board meetings. One basic change was the resignation of Michael Stuart as president to make way for Mills.

At the same mid-September meeting that accepted Stuart's resignation, Wood went into some detail concerning the shift DACHI was about to take:

"We need further involvement by the Cowley residents and the people of Don Vale. I suggest that the corporation take a new direction. We should commit ourselves to DACHI becoming the Cowley assembly. If there is to be any further co-op work on a new site, it would involve a different corporation. We should then make the board of directors more clearly representative of the Don Vale area and the Cowley residents. By replacing four directors with two Don Vale residents and two Cowley residents we would get wider support and input from these groups and be making a clear statement to the tenants of our intention to turn the management over to them.

"We have not had the energy we should have had in community public relations and in communications with the community. We are still badly misunderstood, and this is not just a problem about DACHI. We're talking about the public image of co-operatives. We haven't been terribly successful in clearing up for people the differences between public housing and non-profit co-op housing."

The board had never replaced Bill Stothers, who had resigned in March, and they had received a resignation from Marion Service. Mills was directed to canvass the remaining board members for two more resignations to open the four necessary places. The Cowley tenants were asked to select two of their own membership to serve on the board, and applications were eventually accepted from Deborah Samuel and David Scott as new directors representing the Don Vale community. Mary Balogh and Pat Travis, both of whom had broken the board by-law about missing three or more consecutive board meetings anyway, resigned to make the new places available. Samuel became the board member responsible for public relations, and Scott took the responsibility of working with the Cowley residents.

In September, the DACHI board started discussions that would lead to their application for the ten-per-cent grant available to non-profits and co-ops under the Province's Community-Sponsored Housing Programme, which will also arrange provincial rent subsidies for up to 25 per cent of the units in the project.

The Community-Sponsored Programme office opened in Toronto in June, 1974, and in July they had ready a list of conditions applicants must meet to be eligible for the programme. One condition that caused worry among DACHI people read: "No legitimate concern should have been expressed publicly about the project, and the group should be able to provide evidence of community support for the project." A lot seemed to hinge on how wide an interpretation provincial officials would put on "legitimate concern". There was even a suspicion among some supporters of DACHI that the clause may have come about through Margaret Scrivener's involvement with the ministry, and that they would not be far off the mark to take it personally.

But Frank French, director of the Community-Sponsored Programme, explained that "legitimate concern" will be interpreted in terms of such things as bad land use or improper densities: "It is certainly not the intent of this ministry to deny a project approval because of the oddball individual who gets up and shouts." French said that in its first three months of

existence his division received ten applications and gave approval to all of them. When they found what they considered to be an area of legitimate concern with one project, they helped the group modify its plans until they had total community support. Meanwhile, with option time running out, the Province bought the site and held it for the group to sell it back at cost when the project plans were straightened out.

French is excited about the potential of non-profits, which he calls "the most acceptable form of assisted housing. I think it's going to catch on because there is no alternative to it at the present moment, there really isn't." The Community-Sponsored Programme is setting up a section to provide help to non-profits in management operations, where the people involved often have little experience.

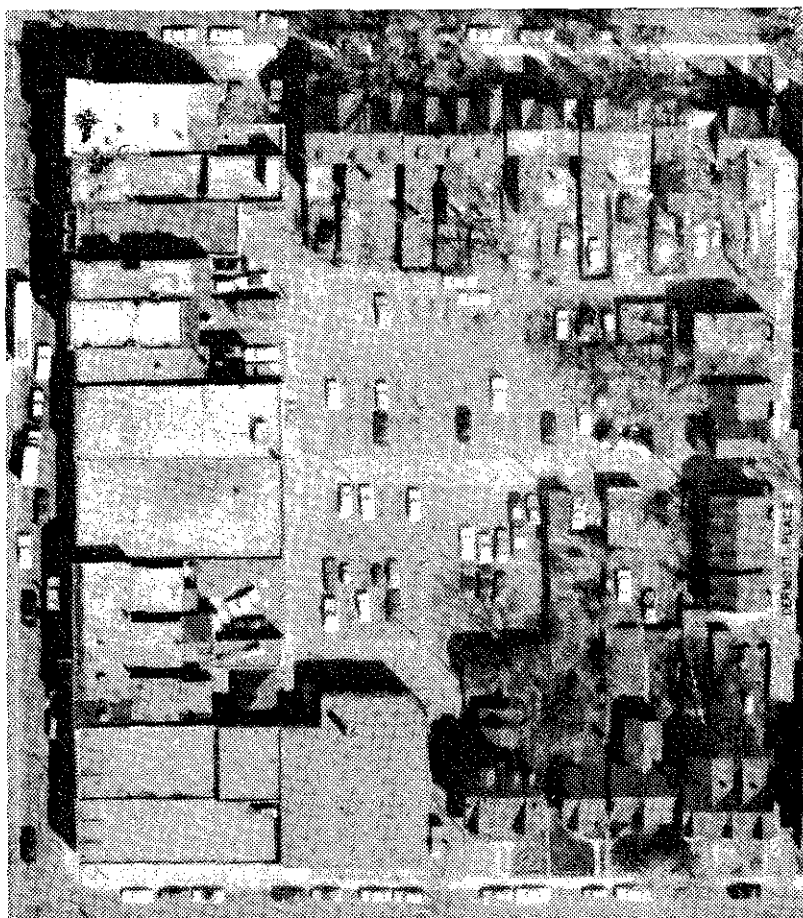
The provincial programme was important to DACHI in keeping rents down. In the nine months since the feasibility study had been written, inflation took its toll. Construction costs and the costs of building materials had risen dramatically. For example, fireproof railings priced at \$2,000 when the study was put together in December, 1973, cost \$3,500 by October, 1974. The committee the DACHI board set up to prepare its financial report found that a room calculated last year to rent at \$99 a month would now have to be \$102. With the provincial grant, however, the room could rent at \$88 a month, well under the original estimates. Rents for the other units turned out to be: for a mini one-bedroom, \$134 without the provincial grant and \$116 with it; one-bedroom, \$160 without, \$139 with; two-bedroom, \$186 without, \$161 with; new three-bedroom, \$258 without, \$224 with; and an old three-bedroom unit, \$232 without, \$201 with.

City Council's Buildings and Development Committee held a special evening meeting to consider the DACHI rezoning. Architects Carter and Greenberg gave a slide presentation of the site and the plans, and the Don Vale Neighbourhood Action Committee and Property Owners Association had spokesmen there to criticize the project and ask the committee to reject the application. The committee approved the rezoning, and it was confirmed without debate at a City Council meeting two weeks later.

At an early October board meeting, DACHI agreed that their three major areas of concern were tenant selection, management and maintenance. Committees were set up to deal with these and related matters, and lists of the members circulated.

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*An aerial view of main DACHI site: clockwise, Parliament Carlton, Dermott and Spruce. The portion to be used for infill housing can be clearly seen in the upper half of the photograph.*



In the late summer and into the fall of 1974, changes were developing in many Cowley-house residents' attitudes to DACHI. There was a growing interest in the project, and the tenants were beginning to show that they wanted their voice heard in future decisions. They started to realize what decision-making responsibilities they would have in running the project, and to try out their muscle. Wendy Kahn, the community worker for two weeks in August, found herself faced with a residents' committee request to hand out two eviction notices on her first day in the job.

The residents had met and agreed that two of the houses should be vacated because of incidents involving physical violence. Miss Kahn took the matter to the DACHI board, which set up a committee of four Cowley residents and one board member to deal with complaints about tenants from other tenants or from the community. This arbitration committee would hear from both the complainant and the tenant accused, and could make recommendations to the board about evictions. Eventually, Wood explained, this would all be covered by occupancy agreements. He agreed to draw up an occupancy agreement and meet with the residents to discuss it with them and explain how it would work.

Gerry Martin, a Cowley resident who had been a member of the 8th May working committee, also attended many of the DACHI board meetings. In August, Lois Oki, another resident, started coming to most of the board meetings, and other residents attended occasionally. Because of their growing interest, DACHI started to notify all tenants of all board meetings. At one meeting, a curly-haired young man sat for a while listening to a debate about relocations, then interrupted to ask if his rent would go up at a fast rate after the co-op got going. Wood and Mills told him that two thirds of his rent would be fixed and the other third would only go up with the cost of heating, maintenance, etc. Only one third of his rent would be variable, and the total would stay below open-market rates. The young man, clearly pleased, stayed to listen to the rest of the discussion.

New board member David Scott went from house to house and met all the Cowley residents and began to attend their meetings so he could act as an effective liaison between them and the board.

There were other problems. Theft and vandalism were occurring in some of the Cowley houses and the residents, who had never experienced being their own landlords, were unused to the idea that it was their own

money they were losing, and did not call the police when they heard these things going on. A letter sent to all residents explained the situation.

Further assorted problems included the disappearance of two tenant families with rent owing one family's leaving the house in a shambles behind them, and the tendency among many tenants to see Project Manager Schlapkohl as a sort of combined Ann Landers and social agency for the houses. John Metzen and Barry Morris at the Christian Resource Centre agreed that all social problems could be referred to them, and the Cowley residents were informed of this service.

Moving from one unit to another, several families left their original quarters in terrible condition, with piles of junk lying around. It proved expensive for DACHI when their work crews had to remove debris and clean a place up before starting on renovations. The board decided to make the residents responsible for either leaving their old quarters free of debris or paying for the time and labour its removal would cost the corporation.

In general, however, David Scott, who had assumed a role of liaison, found many residents who were interested in sitting on committees and getting involved with the progress of the co-op. In October, newsletters went out to all residents explaining the rent structures for the co-op, and how to apply for Ontario Housing Corporation subsidies where necessary. During one week of that same month, board members met with each Cowley resident to go over specific details of the new units. Residents selected the ones they wanted to move into, and recommended colour schemes for carpets and paint. If they needed provincial subsidies they were given the appropriate forms and helped to fill them out. The co-op was starting to come together.

An event of significance for all those interested in DACHI took place on October 6. Renovations were finally complete on the first building DACHI had worked on, 26 Spruce, and Deborah Samuel, as one of her first acts as a board member, invited all of Don Vale to an open house.

The house was shining clean, and didn't look like the 89-year-old "Old Lady of Spruce Street" a sign in the kitchen proclaimed it to be. DACHI work crews had replaced the plumbing, wiring, and heating systems, and installed new walls, ceilings and roofing. They had painted the walls, sanded the floors and laid new green wall-to-wall carpet in several of the rooms and hallways. Right up to the hour of the opening, Schlapkohl bustled





*Mr. and Mrs. Scrivener joined in the happiness of DACHI's October opening. Below, flanking the Scriveners, are Dennis Wood on the right and DACHI President Frank Mills. Above author Janice Dineen interviews Mrs. Scrivener as she alights from a provincial government limousine. Seven News editor Norm Browne looks on.*



around the house, inside and out, making sure everything was swept, dusted, and polished. Finally, when it had all won his approval, a thick ribbon was stretched across the steps to the front door.

Someone had painted a pair of scissors gold for the occasion, and the first crowd of visitors gathered around on the front lawn as Frank Mills used them to cut the ribbon. It was an exciting moment — after all the working and fighting and planning, after all the very high ups and very low downs of the previous year, DACHI was open for business.

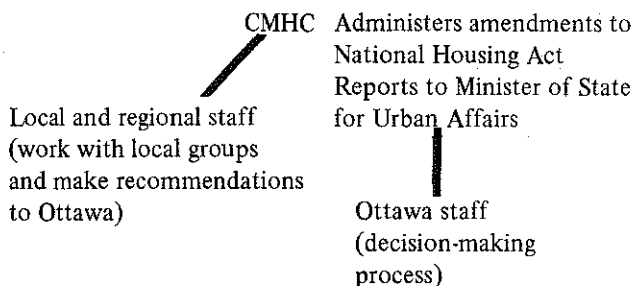
About three hundred people toured 26 Spruce Street that day, including Don Vale people, Cowley residents, and government officials. They clustered in discussion groups through the house, stood on the front lawn and sidewalk and drifted into the house two doors down where coffee was served and Carter and Greenberg gave their slide show.

The final visitor of the afternoon arrived five minutes before the open house was to end. A chauffeured limousine pulled up and out stepped Margaret Scrivener and her husband. A few board members turned into instant tour guides, and Mr. and Mrs. Scrivener went slowly through the house. Unofficial messengers ran back and forth between the tour group and a gathering of people on the front lawn waiting nervously waiting to see what her reactions would be. She was asking questions, they learned. She wasn't enthusiastic, but she wasn't hostile either. Later, as Mrs. Scrivener left, she told a reporter she had found the tour "very interesting. They have their first house open and that's progress."

It was progress indeed, from the few people who met at each other's houses in June, 1973, discussing the amendments to the National Housing Act, to the first renovated building in a non-profit co-operative that will eventually house more than three hundred. It was the kind of progress that can make all the work and worry worth while to DACHI's directors, and to the others who had contributed so much from the project's beginning.

The tenants, too, had progressed — from apathy to interest, and finally to a growing activity in the project that would become their own co-operative. That will turn out to be the most important progress of all, for the future of the DACHI project must lie with its residents.

# FEDERAL



# PROVINCIAL

## COMMUNITY SPONSORED HOUSING PROGRAM

Toronto-based staff, administers program to give grants and technical assistance to non-profit groups

Reports to Minister of Housing

# MUNICIPAL

## TORONTO PLANNING STAFF

Studies proposals and makes recommendations to

## CITY PLANNING BOARD

Appointed body, considers proposals and sends recommendations and staff reports to

## COUNCIL'S BUILDINGS AND DEVELOPMENT COMMITTEE

Group of 11 aldermen, hears deputations, debates proposals, recommends approval or rejection to

## CITY EXECUTIVE COMMITTEE

Mayor and 4 executive aldermen, recommend final decision to

## CITY COUNCIL

Mayor and 22 aldermen, majority vote to accept, reject and/or amend executive recommendations

# Recommended reading

This book was based primarily on personal interviews and observation, some news reports, records of some meetings and my own attendance at other meetings. However, there were several books on related subjects that I found helpful as background material. They include:

## On co-operative housing:

Dreyfuss, A. E., ed. *City Villages: the co-operative quest*. New Press, Toronto, 1973.

## On the federal approach to housing:

Dennis, Michael and Fish, Susan. *Programs in Search of a Policy: Low Income Housing in Canada*, A. M. Hakkert Ltd, Toronto, 1972

## On general housing issues:

Fichter, Robert and Turner, John F. C., ed. *Freedom to Build: Dweller Control of the Housing Process*. The Macmillan Company, New York, 1972.

Newman, Oscar. *Defensible Space*. Macmillan Publishing Co. Inc., New York, 1973.

## On Don Vale:

Lorimer, James and Phillips, Myfanwy. *Working People: Life in a Downtown City Neighbourhood*. James Lewis and Samuel, Toronto, 1971.

## On citizen participation:

Fraser, Graham. *Fighting Back: Urban Renewal in Trefann Court*. A. M. Hakkert, Toronto, 1972.

## On urban problems:

Huxtable, Ada Louise. *Will They Ever Finish Bruckner Boulevard?*. The Macmillan Company, New York, 1970.

Jacobs, Jane. *The Death and Life of Great American Cities*. Random House of Canada Ltd., 1969.

### On Toronto municipal politics:

- Caulfield, Jon. *The Tiny Perfect Mayor*. James Lewis and Samuel, Toronto, 1974.
- Lorimer, James. *A Citizen's Guide to City Politics*. James Lewis and Samuel, Toronto, 1972.
- Sewell, John. *Up Against City Hall*. James Lewis and Samuel, Toronto, 1972.
- Sewell, John; Crombie, David; Kilbourn, William; and Jaffary, Karl. *Inside City Hall: The Year of the Opposition*. A. M. Hakkert, Toronto, 1971.

A reference book recommended for anyone unfamiliar with planning terms is:

- Abrams, Charles. *The Language of Cities*. Avon Books, New York, 1971.

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- Washington Planning and Housing Association and Non-profit Housing Centre, Urban America Inc. *Non-profit Landlord: A Case Study in Sponsor-Tenant Relationships at Washington's Linda Pollin Apartments*. Washington, 1968.

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